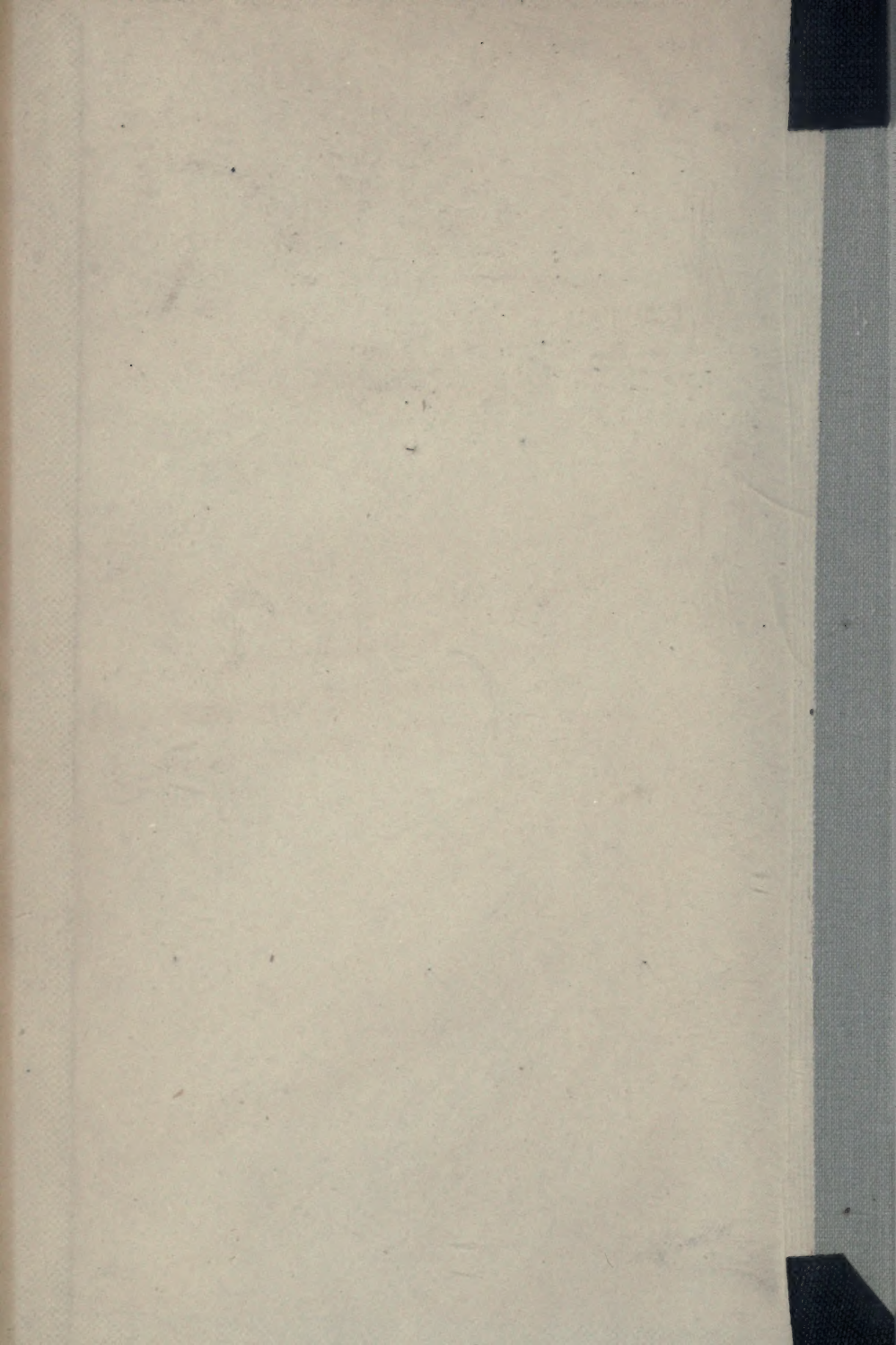


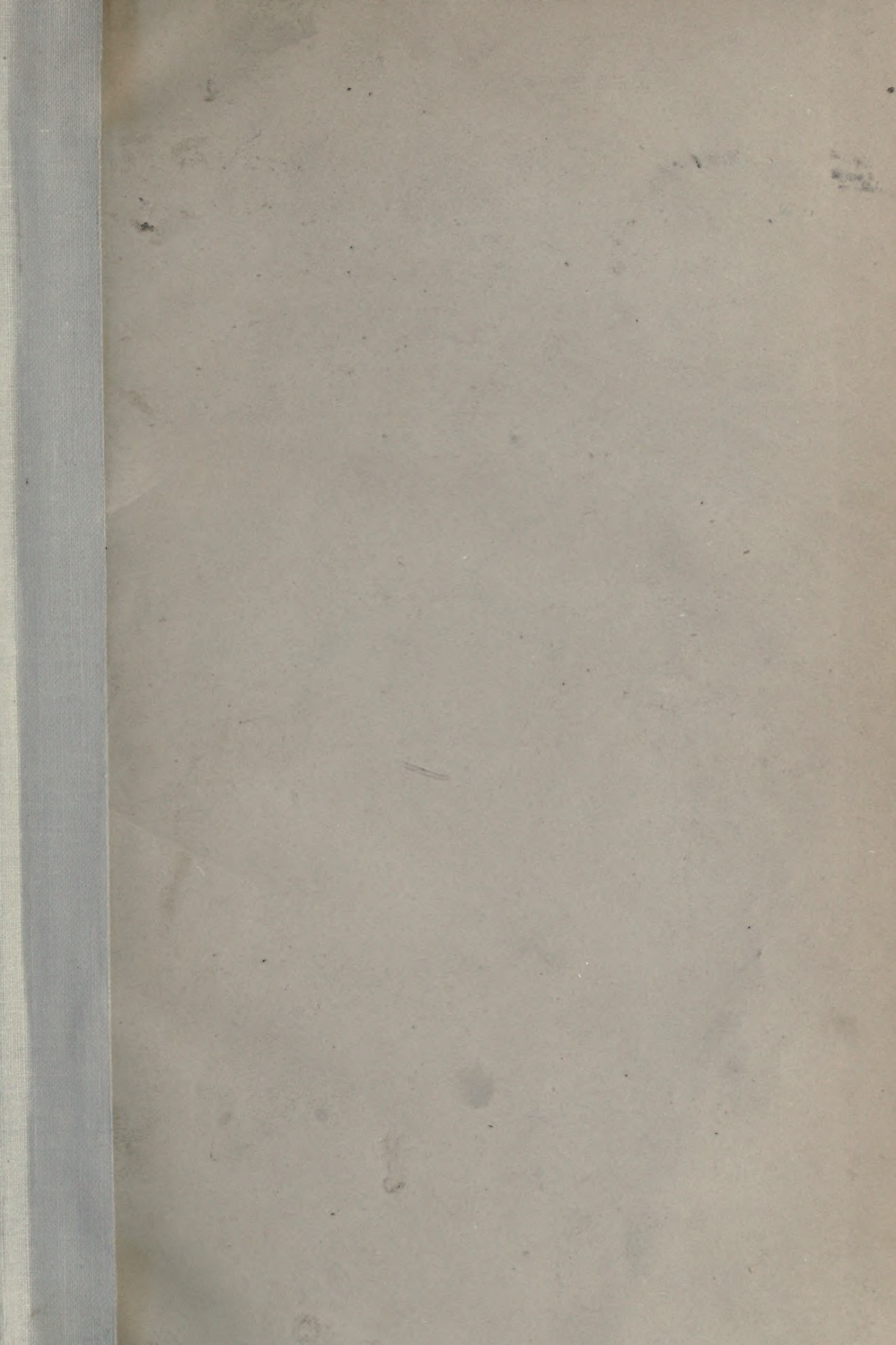



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THE HOUSING PROBLEM
GROWTH LEGISLATION
AND PROCEDURE

J. J. CLARKE, M.A.







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THE HOUSING PROBLEM

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THE HOUSING PROBLEM

ITS HISTORY, GROWTH, LEGISLATION
AND PROCEDURE

BY

Joseph
JOHN J. CLARKE, M.A., F.S.S.

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BOARD AND RUSKIN COLLEGE, OXFORD

WITH AN INTRODUCTION BY

BRIG.-GENERAL G. KYFFIN-TAYLOR, C.B.E., V.D.

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TO
MY WIFE

WHO BY HER AFFECTIONATE
SYMPATHY AND APPRECIATIVE
INTEREST HAS SO GREATLY
LIGHTENED THE LABOUR OF
PREPARING THIS WORK

INTRODUCTION

I HAVE been asked to write an Introduction to this volume, and in going through the pages of it I have been much impressed by the excellence of its historical character and the mass of useful information it contains. It is a mine of research and its arrangement is good. No more appropriate time could have been chosen for the publication of the work which Mr. Clarke has written, and I feel sure that members of local authorities and all others interested in the work of social betterment will find in this book material of considerable value.

The housing problem, which has reached such an acute stage in most civilized countries to-day, is by no means a new problem. The need for its solution has, however, received additional emphasis by reason of the immense increase in our urban population. It is a truism that unhealthy houses and insanitary surroundings are unfavourable to the growth of strong and healthy citizens, but it is only of late years that this fact has been borne in upon the nation as a whole. The result has been a great awakening of interest in this important question, an interest made manifest in the better administration of existing legislative enactments.

In its present form the housing problem began to be urgent about the middle of last century, when the factory system was working out its significant change in the conditions of Great Britain. The marked exodus from country to town (a movement which has shown but little signs of abatement) brought the whole question of housing into prominence, and compelled the attention of both local authorities and the legislature.

The rapid growth of our urban population during this period resulted in the uncontrolled erection of thousands of back-to-back houses, the creation of large areas of unpaved courts and alleys without ventilation or sanitation of any kind, where the rays of the sun rarely, if ever, penetrated, and in which were often to be found damp and dark cellar dwellings which were centres for the breeding of all kinds of infectious diseases. These were the results of the want of foresight on the part of the legislation to recognize

the necessity for stringent building regulations and the value to life of a system of control over the erection of all types of houses. This is clearly shown in the Appendix which Mr. Clarke has prepared, dealing with the Liverpool Movement, which may doubtless be taken as typical of other large centres of population.

The reason why, after years of effort, the slum problem remains unsolved is that the work has proved too costly and that taken as a whole, the tenants of the houses demolished have not been rehoused in the new houses. These tenants are generally the poorest classes of the community and being unable to pay the rent demanded for the new dwellings, they crowded into other houses, producing in many cases new slums to take the place of those demolished. How costly some of these reforms have been is shown in the figures which will be found in the succeeding pages dealing with the Liverpool Slum Clearances and the costs of compensation for slum property and public houses.

For some years past private enterprise has not been prepared to cater for the housing of the very poor, and the housing problem has become intensified. Even before the war the increase in the price of materials, the disinclination of the capitalist to sink his wealth in land development, and the reluctance of the builder to risk the undertaking, had resulted in the provision of house accommodation being very much curtailed. Whilst the normal annual increase in houses for the working-classes has been considerably below requirements, the conditions since the war have become infinitely worse, as the result of the practical cessation of building.

The problem of housing affects all sections of the people. This is particularly true of the metropolis and other large centres of population. Many sections of the people who need the freedom and health of a good, roomy house surrounded with abundant air space, suffer physical disability as regards housing accommodation.

Counting every room, good and bad, whether occupied or not, in all the workmen's dwellings in the country as existing accommodation, it is insufficient to house the working class without overcrowding. If only healthy rooms are taken into consideration the position is very serious.

Slum removal and the provision of wholesome accommodation

are as much matters of public health as sanitary inspection, hospital isolation, and the provision of wash-houses and so forth, the expenses of which are met by the rates. It is admitted that there is no centre of material deterioration and infection worse than an insanitary house, and even if we lost money by its removal and the loss fell on the rates the community would yet save money in the diminished cost of hospitals, asylums, workhouses and jails, and in the increase of sobriety and capacity for labour of the people and in the actual saving of lives.

The most weighty of all the reasons why of late years the Housing Acts are not fully put into force is the lack of sufficient alternative accommodation. Medical officers of health throughout the country emphasize the fact that if the slums were demolished, there would be no house room for the people displaced. They state that for the same reason overcrowding cannot be abated. When there is a shortage of accommodation, the abatement of overcrowding in one area merely means its increase in another. It should be pointed out that these difficulties do not occur merely where there is no alternative accommodation. They have always occurred where, owing to the poverty of those who inhabit the slums or live in overcrowded dwellings, there is no adequate accommodation at a rent which those displaced can afford to pay. Taking them as a whole, out of the many thousands of people dispossessed by housing schemes I do not think that 10 per cent have been re-housed. They ought to be re-housed at rents which they can afford to pay (even if not economic), and this would yield much benefit not only to the people concerned but to the whole community in which they are situated.

It is for the above reasons that all housing authorities and social reformers must welcome the Housing, Town Planning, etc. Act, 1919, which ranks first in importance among the measures of the past session. The responsibility of meeting the vast accumulation of arrears in housing is conferred upon local authorities, and their duties are therefore very great. A binding obligation is cast upon them by the Act to provide enough new working-class houses to meet the needs of their area, so far as other agencies are not prepared to do so, and in this they are aided by liberal financial assistance from the State.

The Act facilitates the clearing of slum areas upon cheaper

terms, the improvement of unsatisfactory dwellings, and the acquisition of land for housing purposes. It also casts important obligations upon the local authorities as regards town planning.

The first necessity is organization. In the partnership between the local authorities and the State created by the Act, the functions of the Ministry of Health are those of guidance and control, and those of the local authorities are initiative and administrative. In the re-organized Housing Department the Ministry have a central and regional, or local structure of administrative and technical staffs which will enable the Ministry to get into close touch with the local authorities.

The financial principles of the Act limit the liabilities of the local authorities with regard to schemes promptly executed, and set a premium upon far-sightedness and completeness. The regulations of the Ministry under which the subsidies will be paid, not only to local authorities, but also to County Councils, public utility societies, and housing trusts, have now been promulgated. The Act enables local authorities to assist public utility societies.

Hardly less important in its effect upon public health than the provision for new houses is the stimulus afforded by the Act to the clearance of the slums, and the repair and improvement of other property. While the present shortage of accommodation continues, policy must prevent the vigorous use of repairing notices and closing and demolition orders, but these weapons can be put into operation when sufficient houses have been built and alternative accommodation provided.

The town-planning provisions are likely to be of extreme importance. The provisions of the Act of 1909 have been simplified and a time limit set for schemes to be made or adopted by all boroughs and urban areas, with a population exceeding 20,000. At the same time care is being taken that the houses to be provided under the subsidized schemes fit into the probable town-planning development of the area. The further ideal of regional planning can be developed by the liberal use of the powers of local authorities to make joint town-planning schemes.

It is to be hoped that an early opportunity will be taken as is suggested in the following pages, to consolidate the Housing Acts. Previous legislation was already complicated, and the present Act

is drafted as an amending Act. It contains much legislation by reference, and considerable time and labour must be taken to master the legislation to which reference is made.

A Housing Code would be of great use as a means of letting every one know what can be done.

It comes as a surprise to most people to know what powers a local authority possesses.

With the appropriate consent every local authority can do all or any of the following matters and things, viz.—

(1) Acquire land and provide new houses to make up for any deficiency.

(2) Remove and pull down insanitary property and re-house the displaced people in new houses either within or outside of their area.

(3) Demolish obstructive buildings.

(4) Close and later demolish unfit houses.

(5) Compel the landlord of houses below a certain rental to execute such works as will make them reasonably fit for habitation.

(6) Acquire land and sell it or lease it to others for the erection thereon of houses.

(7) Promote the formation of public utility societies, give them money, lend them money, guarantee the payment of interest on loans, and if necessary acquire land for them.

(8) Purchase houses and convert them into flats.

(9) Agree with a builder to purchase from him when completed houses which he proposes to build.

(10) Lend money to an owner to enable him to reconstruct, enlarge, or improve working-class houses owned by him.

(11) Sell houses bought and erected by them either for cash down or subject to the price being paid by instalments or by part of the price being secured by a mortgage.

(12) Assist a man to buy the house in which he lives or intends to live, if the value of the house does not exceed £800, and provided the loan to him is not more than 85 per cent. of the value.

The financial assistance promised is most generous. It is a

golden opportunity, and every man and woman in the country should make haste to seize it and insist, in season and out of season, on the early removal of the slums and their attendant degradation, and the establishment of new homes for the people with their abundant harvest in health, strength and prosperity.

G. KYFFIN-TAYLOR.

LIVERPOOL.

1st January, 1920.

PREFACE

IF any justification be required for adding to the already extensive literature of Housing, it may be found in the urgency of the problem. The subject of universal interest, I trust that its treatment in the following pages may appeal to the student of social questions as well as to many of those upon whom devolves the carrying into effect of the new Housing legislation.

Originally prepared during the spare hours of a busy life, as a thesis for the degree of M.A. at the University of Liverpool, the book is the outcome of studies and research begun upon the suggestion of Professor E. C. K. Gonner, M.A., at a time when the question of Housing had not received the public attention which it now commands. The text has since been entirely revised and amplified, particularly by the addition of the sections dealing with Town Planning, the Housing and Town Planning, etc. Act, 1919, and the Acquisition of Land (Compulsory Powers) Act, 1919, together with the Appendices consisting of these Acts and the Regulations, Circulars and Forms issued by the Ministry of Health. The section of Town Planning has had the advantage of being read by Professor L. P. Abercrombie, M.A., of the School of Civic Design at the University of Liverpool.

Considerable attention has been given to the historical aspect of the question, a knowledge of how the present position has been brought about, and the remedial measures from time to time adopted by the central and local authorities, being essential to a full understanding of the problem of to-day.

The Liverpool movement, which is dealt with in an Appendix in order to avoid breaking the continuity of the history of Housing legislation, deserves special consideration as showing how a great municipality has successfully grappled with an appalling situation. Professor E. W. Hope, M.D., Medical Officer of Health for this City, who has been for many years identified with the movement, has very kindly read this Appendix.

The Report and recommendations of the Royal Commission of 1884 have been long out of print, and are sufficiently important to justify the Chapter and Appendix concerning them.

Although the historical side has received special attention, the more practical considerations have not been overlooked and in this connection I have drawn upon the experience gained during more than twenty years local government service and a lecturer, up and down the country, to various educational and other organizations.

My thanks are due to the several gentlemen referred to in the text and also to Mr. R. A. Macdonald, M.A., who, during Professor Gonner's absence on war service, was in charge of the Department of Economics in this University, Professor J. Shield Nicholson, of the University of Edinburgh, Dr. G. S. Veitch, M.A., in charge of the Department of Modern History, Professor P. M. Roxby, B.A., and Dr. G. W. Coopland, M.A., all of the University of Liverpool. The various officials of the Liverpool Corporation, who were former colleagues of mine, have afforded me much information relative to the operations of the Liverpool Housing Committee; whilst Mr. John H. Barlow, Manager of the Bournville Village Trust, Mr. Alex. Paul, Manager of the Editorial and Social Department at Port Sunlight and Mr. E. W. Mundy, B.A., of the Co-partnership Association have read the sections relating to their respective spheres. Miss B. Marjorie Peacock, of the Wallasey Public Library, has kindly prepared the Index.

Dr. John Sampson, Librarian of the University of Liverpool, and my friend Mr. E. A. Bryant, have verified the Bibliography, and the reader will appreciate the value of General Kyffin-Taylor's Introduction which incidentally affords additional evidence of the service which he has rendered, and is still rendering, towards the solution of this problem.

No expression of indebtedness would be complete without placing upon record my deep sense of obligation to my friend and fellow student, Mr. James E. Pratt, A.C.I.S., for the self-sacrificing labours which have marked the progress of this work. Alike in the preparation of the MS. for the press, in the reading of the proofs, and in making valuable suggestions for improvement, his patience and industry have been inexhaustible.

JOHN J. CLARKE.

THE UNIVERSITY OF LIVERPOOL.

19th December, 1919.

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"WHILE the housing of the working classes has always been a question of the greatest social importance, never has it been so important as now. It is not too much to say that an adequate solution of the housing question is the foundation of all social progress. Health and housing are indissolubly connected. If this country is to be the country which we desire to see it become, a great offensive must be undertaken against disease and crime, and the first point at which the attack must be delivered is the unhealthy, ugly, overcrowded house in the mean street, which we all of us know too well.

"If a healthy race is to be reared, it can be reared only in healthy homes; if infant mortality is to be reduced and tuberculosis to be stamped out, the first essential is the improvement of housing conditions; if drink and crime are to be successfully combated, decent, sanitary houses must be provided. If "unrest" is to be converted into contentment, the provision of good houses may prove one of the most potent agents in that conversion."

(Extract from the King's Speech to Representatives of the Local Authorities and Societies at Buckingham Palace. "The Times," 12th April, 1919.)

GENERAL NOTE

ALL the powers and duties of the Local Government Board were transferred to the Ministry of Health as on the 1st July, 1919. The book should therefore be read throughout as if "the Ministry of Health" was substituted for "the Local Government Board."

THE HOUSING PROBLEM

SECTION I

LEGISLATION TO 1909

"The nation in every country dwells in the cottage; and, unless the light of your constitution can shine there, unless the beauty of your legislation and the excellence of your statesmanship are impressed there on the feelings and condition of the people, rely upon it you have yet to learn the duties of government."—JOHN BRIGHT, "*Speech on Foreign Policy*," at Birmingham, 1858.

CHAPTER I

THE INDUSTRIAL REVOLUTION AND PUBLIC HEALTH

THE rapid rise of large industries in England owing to the early start in invention, free trade in raw material, foreign food supply and freedom from continental wars, resulted in
Introduction. increase of towns and the rapid growth of a population devoted to manufactures.

The movement of ideas was two-fold. The new political theory of Bentham, Mackintosh, Grote, and Mill developed side by side with the economic theory of Adam Smith, Malthus, Ricardo and Mill. The doctrine of the philosophical politicians was stimulated by the economic doctrine of free trade and *laissez-faire*.

At a later period the accumulation and use of capital led to the development of industry on a more extensive scale. Companies, trusts, and monopolies developed with many important consequences. The formation of large industrial districts and the localization of industries resulted in an increased separation between capital and labour. Among the chief results of the foregoing movements were the removal of local barriers and the growth of a common social sentiment resulting from the formation of a large wage-earning class and its separation from the class of employers.

The growth of the historic method and of the critical spirit, with its new attitude towards the past, together with the advance of

science, resulted in a revolution in men's conception of the world they live in. At first scepticism, with a tendency to materialism and self-sufficiency, held sway, but a reaction against this allowed for the growth of philanthropy and the development of the social spirit, of which the principal exponents were Carlyle, Morris and Ruskin.

The efforts of social reformers were supplemented and assisted by the young band of Christian Socialists who gathered round Frederick Denison Maurice, and included Thomas Hughes, Edward Vansittart Neale and Charles Kingsley.

These pointed the way to the organization of labour as such in the trade unions and trades councils; following this up by the encouragement of such working-class organizations as friendly societies and co-operative societies, together with an attempt to form a union between capital and labour. The regulation of industry followed in the passing of the Factory Acts, and thus it came about that the social conception of the possible functions of the State was widened.

To-day, the true conception of State action of a social character is mainly connected with work in which some kind of monopoly is involved. Thus we find that such corporate undertakings as the post office, railways, canals, and mines, or the local ownership of trams, demand State sanction or regulation. In the matter of taxation there is the graduation of taxation, the differentiation of the income tax, the tax on property, and the recognition of the principle of betterment. Finally, the State has extended its functions to the regulation of the conditions of labour and life beyond the factory legislation of the nineteenth century. In the newer Poor Laws, legislation relating to agriculture, medical inspection and treatment of, and provision of meals for, school children, and insurance against invalidity and unemployment, are evidences of a wider social view of the State's functions. To this wider conception the Housing legislation is due.

During the greater part of the period which elapsed between 1760 and the passing of the Public Health Act of 1875, those responsible for the government and administration of our cities seem to have been blind to the need for the exercise of forethought and care, and as a nation we entered upon a period of growth and change quite

**Early
Movements.**

unparalleled in our history, without any kind of governing principles of town development, and with an almost complete absence of responsibility for good administration. The nation was hopelessly unready for the new order of things. Political philosophers were committed to a policy of individual liberty exaggerated until it meant social anarchy. Landlords and manufacturers were eager to build up fortunes, and, whilst tenacious of rights, were forgetful of duties. Municipalities were so ineffective and corrupt that in 1835 a Municipal Corporation Act had to be passed to lay anew the foundations of good municipal government. The people were so careless of their homes that one searches almost in vain in the records of the earlier labour unions for any word of protest against the squalor of the streets and alleys in which the working classes lived.¹

It has been pointed out that socially and industrially the first two or three decades of the nineteenth century form a gloomy period in which it took twenty-five years of legislation to reduce the hours of labour of a child of nine to sixty-nine hours a week, and that only in cotton mills.²

Slowly public opinion, urged on by a growing knowledge of sanitary science, began to demand more stringent control over the housing of the workers. And so were passed, during the last half-century, a succession of Health and Housing Acts, declaring, at first timidly, but later with more determination, that a matter so intimately concerning the health and welfare of the community should not be left to the unchecked forces of economic supply and demand.

It is not practicable here to describe the work of the sanitary reformers who, by their zeal and untiring devotion, built up this sanitary legislation, but a deep debt of gratitude is due to their memory. They placed Great Britain in the forefront of the nations so far as sanitation is concerned—a position which it still holds to-day.

The best tribute to the value of their work is to be found in the steadily declining death-rates. This represents a saving of many millions of lives, and although these lessened death-rates are partly due to the general rise in the standard of comfort and the lessening of poverty, they are mainly due to the sanitary legislation of this period.

¹ Aldridge—*The Case for Town Planning*, p. 114

² Hutchins and Harrison—*A History of Factory Legislation*, p. 81.

Previous to 1846 a number of municipal authorities had secured private Acts dealing with such matters as cleansing, lighting, water supply, the construction of sewers, etc.

Liverpool was the first provincial Corporation to obtain (in 1748) an Act of Parliament for lighting, cleansing, and watching its streets, viz.—

An Act for the building a church in the town of Liverpool in the County Palatine of Lancaster and for the enlightening and cleansing the streets of the said town and for keeping and maintaining a nightly watch there.

The Liverpool Building Act, 1842, was rapidly followed by the Liverpool Sanitary Act, 1846, and the Liverpool Sanitary Amendment Act, 1864. These Acts were in many of their clauses the models upon which the subsequent general sanitary and housing legislation was based. The main reasons which prompted Liverpool to anticipate the general legislation of the country are given in Appendix A dealing with the Liverpool Movement.

With the growth of democracy the vital needs of the masses began to find expression in clear and definite demands for conditions of health, comfort and amenity, and in so far as the provision of these is dependent on the production of wealth, the great labour struggles to raise wages in the latter part of the nineteenth century may be regarded as definite stages in the evolution of an effective demand for the satisfaction of these needs.

This work was stimulated by the efforts of the Philosophical Radicals who, under the leadership of Jeremy Bentham and his secretary, Edwin Chadwick, included James Mill, John Stuart Mill, Joseph Hume and others.

In 1846–48 a number of general Acts were passed, but these were not compulsory, and belonged to the category of “permissive” Acts. The Acts passed in this period included the Public Health Act of 1848, which instituted local boards of health. Various other Acts dealing with public health, and especially with sanitation, were passed in 1855 (Nuisances Removal Act), 1863, 1866, 1868, and 1870, and in 1872 and 1875 Public Health Acts with compulsory provisions were passed on the Statute Book.

CHAPTER II

THE EARLY LEGISLATION

LORD Shaftesbury was the first social reformer to approach the question of housing from a practical standpoint. The Labourers'

**Lord
Shaftesbury.**

Friendly Society, afterwards the Society for Improving the Condition of the Labouring Classes, was largely the result of his agitation in 1842. It aimed at creating a standard of housing for the working classes, and the Society contended that "the moral were almost equal to the physical benefits, and that although numbers would refuse or abuse the boon extended to them many would accept it joyfully and turn it to good account." Of this Society the Prince Consort became President.

The main development of Housing Reform was a late one, for the first general Act dealing with the problem was not placed on the Statute Book until 1851. By this date the battle over the Factory Acts, which began in 1819, was drawing to its close. Shaftesbury's Ten Hours Act was passed in 1847, and the Act fixing a nominal working day became law in 1853. Social reformers of the school led by Disraeli and Lord Shaftesbury, who, with a certain number of Radicals, had for years been the principal exponents of measures for the improvement of the condition of the people, were so much occupied by the immediate evils of the factory system that they failed to observe the huge growth of population which the development of industry had brought in its train. The housing of this population was the next problem which confronted them, if the national health and physique were to be maintained. Shorter hours and better conditions in the factories had to be supplemented by the creation of adequate and sanitary homes. The Factory Acts were applied, but housing accommodation was left to chance.

It was the evils of the common lodging-house and not the housing problem, as we know it to-day, which first attracted the attention of Parliament. In 1851 Lord Shaftesbury, then in Opposition, succeeded in passing both the Common Lodging-Houses Act and the Labouring Classes Lodging-Houses Act. The first measure

related to the supervision and inspection of lodging-houses by the local authority. The second measure gave power to certain local authorities to erect public lodging houses at their own expense.

This latter Act was introduced by Lord Shaftesbury nearly seventy years ago. It contains some very useful provisions, but for some reason or other became a dead letter.

**Labouring Classes'
Lodging-Houses
Act, 1851.**

Its main provisions were as follows—

Town Councils in corporate boroughs and local boards of health in other districts are empowered to erect, or purchase and maintain, lodging-houses for the labouring classes, the expenditure and income being payable by and to the borough fund.

Ten ratepayers in a parish may sign a requisition to the churchwardens or other persons whose duty it is to convene vestry meetings, to call a special meeting to decide whether the Act shall be adopted in the parish. If two-thirds of the vestry decide to adopt the Act, they may send a resolution to that effect to the Local Government Board for approval (sec. 14). The vestry, if the plan be approved, then appoint from three to seven ratepayers as commissioners to carry out the powers given by the Act (sec. 15) which are as follows—

The commissioners, with the sanction of the vestry and the approval of the Treasury, may borrow money on mortgage of the rates (sec. 21) and may apply it to the erection of buildings suitable for lodging-houses for the labouring classes, and may from time to time alter, enlarge, repair, and improve such lodging-houses, and supply them with all requisite furniture, fittings and conveniences (sec. 36).

As to the land on which these lodging houses are to be built, it may be obtained in two ways—

(1) The commissioners, with the consent of the vestry and the approval of the Treasury, may appropriate to the purpose any lands vested in the parish; or

(2) They may purchase or rent land specially for the purpose (sec. 36).

A further and important power is given to the commissioners under the same conditions to purchase or lease existing lodging-houses, and to undertake their management. As to management (sec. 38) this is according to by-laws which the commissioners may make and enforce (sec. 46). The rent to be charged for lodgings comes under this head (sec. 48).

And lastly, if the vestry find they have made a mistake, and that the Act cannot be worked with benefit to the ratepayers, they may, with the approval of the Treasury, sell the lodging houses and put an end to the experiment (sec. 43).

It will be seen that this Act gave a great opportunity to improve the housing of the working class population.

In the first place, any ten ratepayers may bring the matter before the vestry, and may urge the adoption of the Act. In the second place, it is not necessary to be a vestryman, but only a ratepayer, to be qualified for appointment as one of the commissioners entrusted with the duty of applying the Act where it has been adopted.

The first real attempt to grapple with the situation was made under the auspices of the short-lived Derby-Disraeli Ministry of 1866 to 1868. The Torrens Act of 1866, introduced as a private Bill by a Liberal member, was sent to a Select Committee, presided over by Lord Chelmsford. The Government fell almost immediately afterwards, and the new Conservative Administration took the matter up so vigorously that they placed a remodelled version of it on the Statute Book in less than a year.

The Torrens Acts (The Artisans' and Labourers' Dwellings Acts, 1868, 1879 and 1882—31 & 32 Vict. c. 130, 42 & 43 Vict. c. 64, 45 & 46 Vict. c. 54) are concerned with matters coming under Part II of the Act of 1890, and are the foundation of all subsequent legislation under this head. They were limited in their application to towns and boroughs, but otherwise the machinery of the law remains practically unchanged though the area of its working has been extended. The local authority may, under these Acts, on the recommendation of a Health Officer (to be appointed) or on the application of four householders, close or repair at the owner's expense any house adjudged insanitary where the owner will not place those premises in a proper condition, and Treasury loans are to be obtained for the purpose.

The object of these Acts was clearly stated in the 14th section of the Statute of 1879, which declared the purpose of the Act to be—

(1) The providing, by the construction of new buildings, or the repairing of existing buildings, the working classes with suitable dwellings, situate within the jurisdiction of the local authority.

(2) The opening out of closed or partially closed alleys or courts inhabited by the labouring classes, and the widening of the same by pulling down any building, or otherwise leaving such open spaces as may be necessary to make such alleys or courts healthful.

By 1875, however, it had become apparent that any action taken under the Torrens Act—or to use the modern phraseology,

under Part II—could only be applied successfully in a limited number of circumstances. It is impossible to deal with a really insanitary area by repairing individual houses. The vast aggregations of working class populations which had sprung up without regulation or oversight under the dominance of the Manchester and Cobdenite school of thought, had produced in the centres of most of our great manufacturing areas whole districts which could only be made habitable by a process of root and branch clearance.

Disraeli, who had described in *Sybil* the housing horrors of the “thirties” and “forties,” at a time when his political influence was small, naturally turned as Prime Minister, in 1874, to the work of applying traditions of social reform which he had cherished in his youth and done something to put into effect during his previous brief tenure of office.

Disraeli's Government proposed, therefore, to supplement the Torrens Act of 1868 by the Artisans' and Labourers' Dwellings Improvement Act of 1875, which dealt with housing problems under what is now known as Part I of the Act of 1890. The local authority obtained the power to secure under compulsory purchase, at a price to be settled by arbitrators, an area adjudged to be in an insanitary condition by that authority after a representation had been made to this effect by the Medical Officer of Health or by two Justices of the Peace, or by twelve ratepayers. If the local authority was satisfied that the district was unhealthy, and the only possible remedy an improvement scheme, it might acquire the land so long as it provided dwellings for the displaced population as far as possible within the same district. Under the Act of 1875 the particular scheme required the assent of Parliament. A separate Act was passed in the same year applying its principles to Scotland.

The series of Acts commonly known as the Artisans' Dwellings Acts, are technically described as The Artisans' and Labourers' Dwellings Improvement Act, 1879 (38 & 39 Vict. c. 36), The Artisans' and Labourers' Dwellings Improvement Act, 1879 (42 & 43 Vict. c. 63), and The Artisans' Dwellings Act, 1882, Part II (45 & 46 Vict. c. 54).

Their object was to do on a large scale that which the Torrens Acts intended to do for small areas. They applied to areas where the houses were so structurally defective as to be incapable of repair, and so ill-placed with reference to each other as to require nothing short of demolition. The preamble of the principal Act of 1875 contained a fair indication of the purpose of the Legislature in passing it.

It ran as follows—

Whereas various portions of many cities and boroughs are so built, and the buildings thereon are so densely inhabited as to be highly injurious to the moral and physical welfare of the inhabitants. And whereas there are in such portions of cities and boroughs as aforesaid, a great number of houses, courts, and alleys, which, by reason of the want of light, air, ventilation, or of proper conveniences, or from other causes, are unfit for human habitation, and fevers and diseases are constantly generated there, causing death and loss of health, not only in the courts and alleys, but also in other parts of such cities and boroughs.

And whereas it often happens that owing to the above circumstances, and to the fact that such houses, courts, and alleys are the property of several owners, it is not in the power of any one owner to make such alterations as are necessary for the public health.

And whereas it is necessary for the public health that many of such houses, courts, and alleys, should be pulled down, and such portions of the said cities and boroughs should be reconstructed.

And whereas in connection with the reconstruction of those portions of such cities and boroughs, it is expedient that provision should be made for dwellings for the working class who may be displaced in consequence thereof. Be it enacted, etc.

Such was the intention of the Law; the main provisions of the Acts as they stood are as follows—

Duty of Medical Officer.

The medical officer of health may of his own motion put the law in operation by calling the attention of the local authority to the fact that within an area under its jurisdiction there are houses, courts, or alleys, unfit for human habitation; or that diseases indicating a generally low condition of health amongst the population have been from time to time prevalent in a certain area within the jurisdiction of the local authority, and that such prevalence may reasonably be attributed to the closeness, narrowness, and bad arrangement, or the bad condition of the streets and houses, or groups of houses, within such area, or to the want of ventilation or proper conveniences or to other sanitary defects, or to one or more of such causes, and that the evils connected with such houses, courts, or alleys, and the sanitary defects in such area, cannot be effectually remedied otherwise than by an improvement scheme for the re-arrangement and reconstruction of the streets and houses within such area, or of some of such streets and houses; then "the local authority shall take such representation into their consideration, and if satisfied of the truth thereof and of the sufficiency of their resources, shall pass a resolution to the effect that such an area is an unhealthy area, and that an improvement scheme ought to be made in respect of such an area, and after passing such resolution they shall forthwith proceed to make a scheme for the improvement of such areas." (Sec. 3.)

Meaning of Official "Representation."

An official representation shall mean in the metropolis a representation made by the medical officer of health of any district board or vestry, or by such medical officer as is hereafter in this Act mentioned; and a medical officer shall make such representation "whenever he sees cause" to do so. (Sec. 4.)

Powers of Justices and of Ratepayers.

But the medical officer was not the only person who could start the machinery. The initiative can come from two other sources, viz.—

(1) Two Justices of the Peace acting within the jurisdiction for which the medical officer is appointed; or

(2) Twelve or more persons liable to be rated to any rate out of the proceeds of which the expenses of the local authority under the Act are made payable.

Either the two justices or the twelve or more ratepayers referred to, may complain to the medical officer of the unhealthiness of the area, and it then becomes the duty of the medical officer to inspect such area, and to make an official representation stating the facts of the case, and whether in his opinion the area is an unhealthy one or not (sec. 4).

Duty of Local Authority.

If the local authority are satisfied by the report of their officer that the area in question is such as to require dealing with; it is then their duty to frame what is called an improvement scheme (sec. 3).

The housing enthusiasm of Disraeli's Ministry was not, however, exhausted by the passing of the principal Act. The Urban Sanitary Authorities were given power to apply it in 1875, and in 1878 it was extended to Ireland. By 1879, indeed, a four years' working of the Act had discovered certain weaknesses. Here, as in the Act of 1890, the real trouble was the compensation clauses. It was found that owners bought out under an improvement scheme frequently benefited from their own misdeeds, because arbitrators assessed the value of property simply according to rental and without reference to its sanitary condition.

The amending Act of 1879 introduced certain provisions for reducing the cost of compensation to owners in certain cases. Thus, the arbitrator, in assessing a house which has been proved to his satisfaction to be a nuisance, is empowered to fix what the

value of the house would be if the nuisance were abated, and to deduct from that price the probable cost of abating the nuisance. Further, the necessity for taking some action by which it will be possible to house a displaced population on the outskirts rather than in the centre of towns was recognized, and modern housing activity has ever since been increasingly devoted to this particular requirement. Under the original Act of 1875 all persons displaced by a housing scheme had to be re-housed within the same area. But provisions were inserted in the Act of 1879 by which, under certain circumstances, accommodation might be provided elsewhere. A similar amending Act was passed for Scotland in 1880.

A very useful small amending Act was passed in the Artisans' Dwellings Act of 1882, which increased the facilities for re-housing outside the area, and also provided against payment of compensation for unnecessary improvements executed after it had been officially announced that an area was to be cleared.

**Artisans'
Dwellings Act,
1882.**

Obstructive Buildings.

This, it will be seen, related only to buildings which are themselves in a bad condition, or directly injurious to health; but the Act of 1882 gave a most important extension to the right of interference, for it included what are called "Obstructive Buildings" within the meaning of the Act. Sec. 8 ran as follows—

If in any place to which the Artisans' and Labourers' Dwellings Act, 1868, applied, the Officer of Health finds that any building, although not in itself unfit for human habitation, is so situated that by reason of its proximity to or contact with any other buildings it causes one of the following effects, that is to say—

(1) It stops ventilation, or otherwise makes, or conduces to make, such other buildings to be in a condition unfit for human habitation; or,

(2) It prevents proper measures from being carried into effect for remedying the evils complained of in respect of such other buildings, in any such case the Officer of Health shall make a report to the local authority, etc.

and then comes the operative part of the Act, with which we must now deal.

It is necessary to distinguish between the two classes of Acts

which we are now discussing, namely, the series known as Torrens Acts and the somewhat similar set of provisions known as the

Distinction between Torrens Acts and the Cross Acts.	Cross Acts. Torrens Acts are officially known as the "Artisans' and Labourers' Dwellings Act, 1868 (sec. 3)," "The Artisans' and Labourers' Dwellings Acts 1868 (Amendment Act) 1879," and the "Artisans' Dwellings Act, 1882, Part II." The whole series are described collectively as the "Artisans' Dwellings Acts, 1868 to 1882." The second series of Acts, the Cross Acts, commonly spoken of as the "Artisans' Dwellings Acts," are officially described as the "Artisans' and Labourers' Dwellings Improvement Act, 1875" and "1879" respectively, and the "Artisans' Dwellings Act, 1882, Part I." The whole set are termed "The Artisans' and Labourers' Dwellings Improvement Acts, 1875 to 1882."
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This classification must be borne in mind, for the scope and objects of the two sets of statutes are different, and must be accomplished by different means. The distinction between the Torrens Acts and the Cross Acts was that the former applied to separate houses, while the latter dealt with whole areas which were so insanitary as to be fit only for demolition and reconstruction.

For this purpose we must go back to the powers given in the original Act with regard to unhealthy premises which have been reported upon by the Health Officer. As soon as the report has been received and confirmed, as explained above, notice must be given to the owner, who may object to any alteration, and may appeal against the decision of the local authority in the manner laid down in the Act (sec. 9). Supposing, however, the case for alteration or demolition is made out, the local authority will then cause a plan to be made out with specifications showing the work required to be done, and will call upon the owner to do it.

At this stage any one of three things may happen—

(1) The owner may do the work as required, and he will then be entitled to claim compensation as explained hereafter. The work must be begun within two months after the order (sec. 18).

(2) The owner may, instead of doing the work, give notice at any time within three months that he desires the local authority to purchase the premises (sec. 5 of the Act of 1879) and, in such case, the local authority is bound to do so, the price paid to be settled by arbitration as laid down in section 7 of the last-mentioned Act. (The power thus conferred upon the owner of unsanitary dwellings of forcing the local authority to purchase, though less

formidable since the recent amendment of the law as to compensation, may still interfere with the usefulness of the Act. It is therefore advisable in many cases to adopt the procedure laid down in the Sanitary Acts, whereby the authorities are empowered to close unhealthy houses. This plan will usually be found effectual in bringing to terms any owner who is inclined to make a profit out of his own neglect and disobedience to the law.)

(3) The owner may refuse or neglect to do the work, in which event the local authority may order the premises to be either shut up or demolished, and may do the work either of repair or of reconstruction themselves (sec. 18); and the cost of doing the work may be made a first charge upon the premises (sec. 19). (Where the owner is not known and cannot be found, notice may be left with some occupier of the premises, or, if there be no occupier, may be put in some conspicuous part of the premises) (sec. 16).

The Public Health Act, 1875, was especially supplemented for London by the Public Health (London) Acts of 1891 and 1902, and for Scotland by the Public Health (Scotland) Act of 1897. By these Acts, all Borough Councils (and in default of any one of these the County Council of that county in which the borough is situated) are appointed the proper sanitary authorities to inquire into all matters of the public health.

The Public Health Acts.

The chief achievements of this legislation in regard to the imposing of conditions governing the methods of town growth, were made under the by-laws which Urban Local Authorities were empowered to make under section 157 of the Public Health Act, 1875.

This section is as follows—

Every urban authority may make by-laws with respect to the following matters; that is to say—

(1) With respect to the level width and construction of new streets, and the provisions for the sewage thereof;

(2) With respect to the structure of walls, foundations, roofs and chimneys of new buildings for securing stability and the prevention of fires, and for purposes of health;

(3) With respect to the sufficiency of the space about buildings to secure a free circulation of air, and with respect to the ventilation of buildings;

(4) With respect to the drainage of buildings; to water-closets, earth-closets, privies, ashpits and cesspools in connection with buildings, and to the closing of buildings or parts of buildings unfit for human habitation, and to prohibition of their use for such habitation.

And they may further provide for the observance of such by-laws by enacting therein such provisions as they think necessary as to the giving of notices, as to the deposit of plans and sections by persons intending to lay out streets or to construct buildings, as to inspection by the urban authority, and as to the power of such authority (subject to the provisions of this Act) to remove, alter or pull down any work begun or done in contravention of such by-laws: Provided that no by-law made under this section shall affect any building erected in any place (which at the time of the passing of this Act is included in an urban sanitary district) before the Local Government Acts came into force in such place, or any building erected in any place (which at the time of the passing of this Act is not included in an urban sanitary district) before such place becomes constituted or included in an

urban district, or by virtue of an order of the Local Government Board subject to this enactment.

The provisions of this section and of the two last preceding sections shall not apply to buildings belonging to any railway company and used for the purposes of such railway under any Act of Parliament.

Various provisions of the Public Health Acts from 1875 onwards have an important bearing upon housing. For example, under the Act of 1875, it is a nuisance for "any house, or part of a house, to be so overcrowded as to be dangerous or injurious to the health of the inmates, whether or not members of the same family." This nuisance can be abated if necessary by proceedings before a Court of Summary Jurisdiction; and it is the duty of every local authority to cause inspections to be made from time to time to ascertain whether such overcrowding exists. Several municipalities have private Acts, giving them special powers to deal with housing.

Clause 111 of the Municipal Corporations Act, 1882, provided that—

The Municipal Corporations Act, 1882: Working Men's Dwellings. (1) If a municipal corporation determines to convert any corporate land into sites for working men's dwellings and obtains the approval of the Treasury for so doing the corporation may, for that purpose, make grants or leases for terms of nine hundred and ninety-nine years, or any shorter term, of any parts of the corporate land.

(2) The corporation may make on the land any roads, drains, walls, fences, or other works requisite for converting the same into building land, at an expense not exceeding such sum as the Treasury approve.

(3) The corporation may insert in any grant or lease of any part of the land (in this section referred to as the site) provisions binding the grantee or lessee to build thereon as in the grant or lease prescribed, and to maintain and repair the building, and prohibiting the division of the site or building, and any addition to or alteration of the character of the building, without the consent of the corporation, and for the re-vesting of the site in the corporation, or its re-entry thereon, on breach of any provision in the grant or lease.

(4) Every such provision shall be valid in law to all intents, and binding on the parties.

(5) All costs and expenses incurred or authorized by a corporation in carrying into execution or otherwise in pursuance of this section, shall be paid out of the borough fund and borough rate, or by money borrowed by the corporation under this Part.

(6) In this section the term working men's dwellings means buildings suitable for the habitation of persons employed in manual labour and their families; but the use of part of a building for purposes of retail trade or other purposes, approved by the council, shall not prevent the building from being deemed a dwelling.

The Shaftesbury, Torrens and Cross Acts remained the principal legislative authority until 1885, when the Housing of the Working Classes Act was passed as the result of the Royal Commission of 1884.

CHAPTER III

THE ROYAL COMMISSION, 1884

IN the region of social reform the year 1884 is notable for the appointment of the Royal Commission on the Housing of the Poor, which was gazetted on the 4th March. In January of that year the Local Government Board had sent round a circular to the local authorities of London, pointing out their powers and duties under various Acts, as to the inspection of houses, the abatement of nuisances, and the demolition of unsuitable dwellings; but the public was well aware that insanitary conditions in country places were exceedingly bad. Some committees of private people in the richer parts of London had been investigating conditions in such districts as Southwark; so that in every way the Commission came at a time likely to render it fruitful.

**Royal
Commission on
the Housing of
the Poor, 1884.**

The problem which presented itself was briefly as follows: The country had been passing through a period of unprecedented prosperity and commercial activity, due to the introduction of machinery and the growth of the factory system. The towns and cities, acting as a gigantic magnet, attracted to themselves hordes of country labourers who were feeling at this time the depression in agriculture. The population of these urban areas grew with such rapidity that the municipalities, untaught by experience and lacking men of ideas and foresight, found themselves unable to cope with this inrush of new life or to create the necessary machinery for dealing with it. No scientific or well-planned effort was made to supply effective housing accommodation, and as a consequence large masses of the working classes, compelled to live near the factory owing to the exigencies of labour, were crowded into unhealthy and insanitary slums; while the worst forms of jerry-building were pardoned or condoned on the ground that the insistent demand for more houses must be satisfied. The housing reformer, then, found himself face to face with a problem rendered complicated and difficult by reason of the constant reaction of other social evils resulting from the same cause; hence a solution of the housing

problem would enable us to attack with more confidence the pauperism and crime, the drunkenness, physical degeneration and high death rate of our great cities.

The Royal Commission to inquire into the Housing of the Working Classes was appointed under the Great Seal on the 4th day of March, 1884.

The members of the Commission were as follows—

Albert Edward Prince of Wales.
Sir Charles Wentworth Dilke (Chairman).
Henry Edward Manning (Cardinal Archbishop).
Robert Arthur Talbot (Marquess of Salisbury).
Adelbert Wellington Brownlow (Earl Brownlow).
Charles Robert (Baron Carrington).
George Joachim Goschen.
Sir Richard Assheton Cross.
William Walsham (Bishop Suffragan of Bedford).
Edward Lyulph Stanley.
William Torrens McCullagh Torrens.
Henry Broadhurst.
Jesse Collings.
George Godwin.
Samuel Morley.

Mr. John Edward Courtney Bodley, M.A., Barrister-at-Law, was Secretary to the Commission. By a further Order in Council, dated 16th August, 1884, Sir George Harrison and Edmund Dyer Gray, were appointed additional Commissioners.

After ascertaining the powers conferred by existing legislation upon local authorities, the Commissioners proceeded to investigate the condition of the dwellings of the working

Procedure. classes in London, with especial reference to overcrowding. They then selected portions of the metropolis for minute investigation. The neighbourhood chosen was that near the centre of the city, lying south of the Euston Road and north of Holborn and its continuations, comprising the parishes of Clerkenwell and St. Luke and parts of the parish of St. Pancras and of the district of Holborn. This area is inhabited almost exclusively by a poor population, and in order to obtain

exhaustive information on the subject of their housing, the Commissioners called as witnesses the local clergy, medical and other officials and members of the vestries, representatives of the interests of the freeholders, School Board officers and officers of the Metropolitan police, all of whom had special knowledge of the district in question. Evidence was also heard as to Bermondsey, Whitechapel, Southwark, Notting Hill, and Marylebone, and incidentally as to Chelsea, Hackney, and Westminster. Abundant testimony was therefore taken as to the condition of things throughout the metropolis, apart from the district specially investigated.

The Commissioners then proceeded to inquire into the condition of some of the great provincial towns, and examined witnesses from Bristol and Newcastle-on-Tyne, and, later in the inquiry, from Birmingham, Merthyr-Tydvil, Leeds, and Liverpool. The Commissioners also had laid before them a report, with reference to Gateshead, by a medical inspector of the Local Government Board, which has since been published.

The examination of the condition of working-class dwellings in urban centres of population (to which this portion of the present report refers) included the evidence of persons from towns of middle size and from smaller towns. Exeter and Doncaster were taken as examples of the former, and of the latter Camborne and Alnwick were selected as presenting evils of a certain class, while other small towns were incidentally referred to by various witnesses. The Commissioners also had put in an extract from the Report for 1883 of the medical officer of health for the town of Bridgewater, and in the rural portion of the evidence testimony was given as to the condition of the town of Yeovil.

The Commissioners first proceeded to elicit facts as to the metropolis and provincial centres of urban population, and then examined witnesses whose experience qualified them to propose remedies for the evils, the existence of which had been attested. After full inquiry into the facts relating to London and the provincial towns, much evidence as to remedies was given by persons whose experience had been acquired in philanthropic work, in official duty, in local administration, and in the management of model dwellings and of building districts.

The Report of the Commissioners appeared (1885) in two large

volumes, and contains almost all the recommendations which housing reformers, then and since, have urged upon Parliament. It is needless here to go into the details of these suggested reforms, as we shall have to discuss them when we come to deal with the question of remedies. Unfortunately, the legislative result was in no way equal to the ability and earnestness of those who worked on this Commission; but much was brought to light, especially in the sympathetic evidence of the Earl of Shaftesbury, which it has been highly advantageous for the country to hear and to discuss.

The result of the labours of the Commission is contained in six volumes, viz.—

Volume I.—Report issued in 1885 relating to England and Wales.

Volume II.—Minutes of Evidence and Appendix as to England and Wales.

Volume III.—Indexes.

Volume IV.—The Second Report, also issued in 1885, dealing with Scotland.

The Third Report, in the same year, relating to Ireland.

Volume V.—Minutes of Evidence, Appendix and Index as to Scotland.

Volume VI.—Minutes of Evidence, etc., relating to Ireland.

The Commissioners recommended that local authorities should make and enforce by-laws, and also put in force such powers as by law they are entrusted with. The Sanitary **Principal Recommendations.** Laws for the metropolis were to be consolidated, mortuaries provided, cellar dwellings to be regulated, by-laws respecting buildings to be framed. Metropolitan sanitary authorities were advised to increase their staff of sanitary inspectors; medical officers of health should devote their whole time to their duties. Reforms were to be effected in the local administration of London, irrespective of which the question of the border line of action between the Metropolitan Board of Works and other London authorities should receive attention, with a provision for the contribution towards costs of contiguous parishes. Recommendations were made with a view to strengthening the Cross

Acts, the Torrens Acts, and Shaftesbury Acts, with power to impose penalties for non-abatement of nuisances.

On the constructive side the Commissioners recommended the removal of prisons at Coldbath Fields, Pentonville, and Millbank, and that their sites should be conveyed to the Metropolitan Board of Works in trust for the benefit of those portions of the town which were most overcrowded. They laid down the general principle that the State should lend at the lowest possible rate without loss to the national exchequer. They also recommended the extension of powers to companies incorporated for the purpose of providing dwellings for the working classes; that facilities should be given for the payment of capital in rent with a view to giving tenants facilities for becoming freeholders; and that limited owners, corporations and holders of trust funds should have further powers in regard to their estates.

On the subject of the Rating of Vacant Lands, the Commissioners recommended that the matter should be included in legislation when the law of rating came to be dealt with by Parliament.

The Commissioners recommended that valuation appeals should be abolished, that opposition to provisional orders should be limited, and that legal expenses should be restricted.

Improvement of transit was recommended, and the question of re-housing of persons dispossessed by railway demolitions dealt with by provision of new accommodation, displacement and rebuilding to be as nearly as possible simultaneous.

Owners were to be liable for damages in cases where persons suffered injury or loss by neglect or default in sanitary matters. It was recommended that water supply should, as a general rule, be in the hands of the local authority, who should deal also with the insufficient supply of closets, and regulate van towns and persons engaged in hop-picking and fruit-picking.

The recognition of a connection between the problems of agriculture and those of industrial labour appears very clearly in the Report of this Commission. The Commissioners had perceived that though their first concern was with the towns, their work would be incomplete if they left the country altogether out of consideration. A memorandum by Jesse Collings was appended to the Report, and assented to, so far as concerned conditions on the land, by Henry Broadhurst, Samuel Morley, Lord Carrington, and

Cardinal Manning, which set forth the opinion that this part of the inquiry revealed the main cause, not only of the bad conditions of the rural labouring poor, but also of much of the overcrowding and misery in Towns. It remarks—

To discuss questions connected with the land is no doubt to introduce contentious matter, but to avoid those questions is to ignore the remedies to which some of the most valuable parts of the evidence point. The steady and rapid migration from rural parishes to large towns which has been going on for so many years should be stayed, and, if possible, turned back. This can only be done by improving the condition of the agricultural labourers by giving them facilities for acquiring a personal interest in the soil, and by opening out for them some hopeful career on the land.

Collings found the cause of the existing state of things in the land-monopoly of many landlords, who “have absolute power to determine arrangements with respect to dwellings and buildings on their land.” Even to the benevolent and well-to-do landlord the building of cottages was generally a material loss, since few labourers could pay a rent which would secure adequate interest on the capital employed. Good houses paid ordinarily only 1 or 2 per cent. On this point Collings says—

It should be a recommendation that local authorities should have compulsory powers to purchase land at a fair market price (without any addition for compulsory sale) for the purpose of garden or field allotments to be let at fair rents to all labourers who might desire to get them, in plots up to one acre of arable and three or four acres of pasture.

The Recommendations of the Commission are dealt with in an Appendix to this work.

CHAPTER IV

THE HOUSING OF THE WORKING CLASSES ACTS, 1885—1903

THE Royal Commission having reported, in 1885 the Conservative Ministry produced an Act whose aim was described as the wide one of "the provision of suitable dwellings for the working classes." The most important provision in the Act was the extension of the Artisans' and Labourers' Dwellings Improvements Act, which had applied only to boroughs of over 25,000 inhabitants, to all urban sanitary districts.

**Housing of the
Working Classes
Act, 1885.**

The passing of the 1885 Act was, however, very ineffective in making local authorities take adequate action, and after five years of comparative inactivity the Government passed the Housing of the Working Classes Act, 1890, an Act of comprehensive and extensive power which left no excuse for the slothfulness of any local authority.

**Housing of the
Working Classes
Act, 1890.**

This Act is now known as the principal Act, and consolidates all the legislation passed from 1851 onwards. For twenty years it governed the activities of local authorities in this direction. With the amending Acts of 1900 and 1903, it constituted until 1909 the chief legislative measure for housing reform.

The Act contained little that was new, and far less than the Commissioners had recommended; it was rather a consolidating Act, collecting and revising such measures as had been adopted in Torrens Acts and Cross Acts. The Act consists of seven parts, three only of which need to be described in any detail.

The division of legislation into Parts I, II, and III, represents not a legislative fiction, but a real—if not antagonistic—distinction between points of view on the best means of carrying out reform. The various great municipalities generally tend to work more under one or other of the Parts of the parent Act. Liverpool, for instance, prefers not only to act almost entirely under Part I, but to re-house on the spot the exact number of people displaced, and

to indulge in no schemes for re-housing on the outskirts. Birmingham, on the other hand, after the first great clearance scheme carried out by Mr. Chamberlain in 1876, prefers to act through Part II, and to insist rigidly, by means of closing orders, on the duty of every individual owner to keep his house or houses in a proper state. This method of action is also preferred by Hull. Glasgow, on the other hand, approximates more nearly to Liverpool, while London, having carried out many important schemes under Part I has turned its attention towards a policy of reinforcing slum clearance in the centre by large housing schemes, under Part III, outside.

Part I.—Part I, which applies to the London County Council and all Urban District and Borough Councils, provides for the clearance, by the sanitary authority concerned, of large unhealthy areas. An area is said to be unhealthy if it contain—

- (a) "any houses, courts, or alleys . . . unfit for human habitation."
- (b) such "narrowness, closeness, or bad arrangement . . . of the streets and houses . . . or the want of light, air, ventilation, or proper conveniences (as are) dangerous or injurious to the health of the inhabitants."

On the complaint of at least two Justices of the Peace, or at least twelve ratepayers, such an area must be inspected by the medical officer of health and be reported to the local sanitary authority. If he report that the area is not unhealthy the twelve ratepayers may appeal to the Local Government Board, who will cause an official inquiry to be held. It is important to note that the medical officer has only to show that there are conditions in the area of complaint "dangerous to health," and not necessarily that illness is then being directly caused by those conditions. Thus, in the case of overcrowding, he has only to demonstrate that so many persons inhabit such and such houses in the area that the overcrowding becomes "dangerous to health."

When the local authority has decided upon the clearance of such an area it must next prepare an improvement scheme which the Local Government Board confirms by a provisional order. The local authority may then demolish all property that it thinks desirable in the area after paying compensation to the owners of such property. But the authorities are responsible for re-housing at least half of the ejected inhabitants, or such proportion as the Local Government Board shall determine.

Part II.—Part II, which applies to all urban and rural sanitary authorities (the London Borough and Rural District Councils must seek ratification of the County Council above them), provides a means of dealing with small areas.

The medical officer of health, whose duty it is to inspect all districts under his charge, or any four ratepayers, may report on such houses as they consider to be “unfit for human habitation” to the local sanitary authority. The authority may then apply for a closing order at the Petty Sessions (the owner has an appeal to the Quarter Sessions), and, in the last resort, obtain an order for demolition. It may also remove obstructive dwellings, such as back-to-back houses, etc., and reconstruct dwellings on an improvement scheme, which, however, requires the ratification of the Local Government Board. In the case of rural improvement, schemes can only be carried out under Part II of the Act; this also applies to London Borough Councils. But County Councils and all Urban District Councils outside London may proceed under either Part I or Part II. The somewhat difficult legal procedure causes Part II of the Act to be but little used, although it confers real benefits.

Part III.—Part III, the most valuable part of the Act for practical housing reform, enables local sanitary authorities to erect workers’ dwellings whenever they consider it necessary to do so, and without any clearance of other areas. This part of the Act may be adopted (and this must be done by an official resolution) by the London County Council and all urban sanitary authorities, and, by the Housing and Town Planning Act, 1909, rural authorities. The land required for such building may be compulsorily purchased, which generally implies 10 per cent. on the market value as compensation. In case of dispute over the price, the Local Government Board is to appoint an arbitrator to decide the question. The land thus purchased may be let either to builders, or a company of builders, or be built upon by the local authority itself. Gardens attaching to such houses must not be more than half an acre in extent; and the houses may be supplied, if the authority think fit, with the necessary fittings and even fully furnished (sec. 59). The local authority may, instead of erecting new houses, purchase or reconstruct such houses already existing as might be suitable for workers’ dwellings. And by the

amending Act of 1900, the necessary land required may be purchased within or without the district of the local sanitary authority.

Part IV of the Act has an important clause directed against corruption in the various councils.

Parts V and VI concern Scotland and Ireland especially, whilst the last *Part (VII)* contains only technical details.

The money necessary for finance schemes under the Housing Acts, if the amount does not exceed two years' rateable value in the district, may be raised in the following ways—

(a) The London County Council may create consolidated stock repayable within sixty years; but the leave of the Treasury has first to be obtained;

(b) Urban District Councils and Town Councils may either borrow of the Public Works Loan Commissioners or create stock with the rates as security.

The repayment in either case must be within sixty years.

The Small Dwellings Acquisition Act, 1899, serves the very useful purpose of enabling a ratepayer to become the owner of his own house.

**Small Dwellings
Acquisition Act,
1899.**

The chief objections to the Bill were, first, that it would be impracticable to confine the loans to a particular class; and, secondly, that it was very doubtful wisdom for the working man to tie himself to a particular locality, anything making labour less mobile tending to congestion in times of unemployment.

The Act may be adopted by a County Council, County Borough Council, Urban or Rural District Council with a population over ten thousand, or, with the consent of the County Council or Local Government Board, where the population is less than ten thousand. Advances may be made by the council to the resident occupier of a house, the market value of which does not exceed £400.¹

The amount advanced must not exceed four-fifths of the market value or the sum of £300.

There is no power for compulsory purchase, nor is the local authority under any obligation to make the advance. The ownership vests in the local authority subject to the right of redemption and the performance of certain statutory conditions. These include the obligation to reside in the house, to insure it against fire, to keep it in good repair, and not to use it for the sale of intoxicating liquors, or in such a way as to be a nuisance to the

¹ But see Housing and Town Planning, etc., Act, 1919.

adjacent houses. The title of the house must be freehold, or leasehold in possession of which at least sixty years are unexpired. The house must be in good sanitary condition and in good repair before the advance is made.

Advances are to be repaid either by equal instalments of principal or by an annuity of principal and interest combined within such period, not exceeding thirty years, as may be agreed upon. All payments shall be either weekly or at any period not exceeding half a year. The usual practice is for repayments to be made quarterly upon the annuity principle of principal and interest.

Interest may be charged at one-half per cent. above the rate at which the local authority can borrow from the Public Works Loans Commissioners for the advance.

The Act does not authorize the local authority to charge any fees or expenses other than out-of-pocket expenses, such as stamp duty.

The expenses incurred in the execution of the Act are to be paid out of the borough rate, or county rate, or general or special expenses rate. The local authority is authorized to borrow money for the purposes of the Act.

If the expenses exceed one penny in the pound upon the rateable value, no further advances shall be made for five years from the end of the financial year or until the expenses fall below that sum.

The Act is a most useful measure in enabling a ratepayer to be relieved from the ultimate payment of a not inconsiderable portion of his income.

The chief disadvantage is that a person, to obtain an advance, requires to have something like £50 to enable him to acquire a decent house in a large town. There seems no reason why the sum to be advanced should not be increased from four-fifths to nine-tenths, or even to the full value of the house.

Another disadvantage is that the Act is useless to a man whose occupation necessitates frequent changes of residence to enable him to live near his work.

For these reasons, the Act has remained in most cases a dead letter. Experience has proved that the method by which so many of the working classes have obtained ownership of their own houses has not been through the operation of the Act of 1899, but through the various voluntary associations which cater for this particular

need. The lesson appears to be that it is better policy to operate through those societies which have already proved their success, and to advance the money at a comparatively low rate of interest. The societies at present generally advance up to three-quarters or four-fifths of the purchase price of a house to their members, and then receive repayment of principal and interest over a period of years, the advance being secured, till paid off, by a mortgage on the house.

It is the experience of these societies that, with money borrowed at, say, 5 per cent. (which is the usual rate), an occupier can, by repayment spread over a period of fifteen to twenty years, acquire the ownership of his house. These repayments generally do not exceed, and in many cases are actually less than, the amount previously paid in rent.

The object of the Housing of the Working Classes Act, 1900, was to amend Part III of the Housing of the Working Classes Act, 1890.

**Housing of the
Working Classes
Act, 1900.**

Clause 1 provides that where any Council, other than a Rural District Council, have adopted Part III of the Housing of the Working Classes Act, 1890 (in this Act referred to as "the principal Act"), they may, for supplying the needs of their district, establish or acquire lodging houses for the working classes under that Part outside their district.

Clause 2 provides that the Council of any rural district may, with the consent of the County Council, adopt Part III of the principal Act, either for the whole of their district or for any contributory place or places therein.

In giving or withholding their consent under this section, the County Council shall have regard—

- (a) to the area for which it is proposed to adopt the said Part; and
- (b) to the necessity for accommodation for the housing of the working classes in that area; and
- (c) to the probability of such accommodation being provided without the adoption of the said Part; and
- (d) to the liability which will be incurred by the rates, and to the question whether it is, under all circumstances, prudent for the District Council to adopt the said Part.

Clause 3 provides that any expenses incurred by the Council of a metropolitan borough under Part III of the principal Act,

whether within or without the borough, shall be defrayed as part of the ordinary expenses of the Council.

Where the Council of a metropolitan borough adopt Part III of the principal Act, they may borrow for the purpose of that Part in the like manner and subject to the like conditions as for the purposes of Part II of that Act.

Where land acquired by a Council under Part III of the principal Act is appropriated for the purpose of re-housing persons displaced by the Council under the powers of any other Part of that Act or of any other enactment, the receipts and expenditure in respect of that land (including all costs in respect of the acquisition and laying out of the land), and of any buildings erected thereon, may be treated as receipts and expenditure under that Part or enactment, but shall be accounted for under a separate head.

The local authority, if not a Rural District Council, with the consent of the Local Government Board, and if a Rural District Council, with the consent of the County Council, may lease any land acquired by them under and for the purpose of Part III of the principal Act, to any lessee for the purpose and under the condition that the lessee will carry the Act into execution by building and maintaining on the land lodging houses within the meaning of the Act.

Provided that, in the case of a Council in London, the consent of a Secretary of State shall be substituted for the consent of the Local Government Board.

Sections 61 and 62 of the principal Act shall not extend to any lodging house to which this section applies.

Powers are given to the County Council to act on default of Rural District Council under Part III of the principal Act.

Clause 7 provides that where land is acquired under Part III of the principal Act otherwise than by agreement, any question as to the amount of compensation which may arise shall, in default of agreement, be determined by a single arbitrator, to be appointed and removable by the Local Government Board, and sub-sections (5), (7), (8), (10), and (11) of section 41 of the Act shall apply, as in the case of an arbitration under that section. Provided that in the case of a Council in London a Secretary of State shall be substituted for the Local Government Board.

It was hoped that the local authorities in rural districts would

be stimulated to action as the result of this Act, but very few displayed any inclination to undertake the constructive work which they were empowered to do. The power to lease land for the purpose of building and maintaining lodging houses had been enjoyed by several of the larger local authorities under private Acts. The extension of the power to other local authorities was enacted with a view to the encouragement of private enterprise in building. The Act, however, failed to realize the anticipations of its supporters. No doubt the South African War, and the social upheavals which followed, had much to do with the unsatisfactory results.

In 1902 attention was drawn to the fact that several railway companies, by acquiring property without first obtaining Parliamentary powers to enable them to do so, or by acquiring land through secret agents, had attempted to evade their responsibilities for providing accommodation for persons of the labouring classes in connection with various schemes. A Joint Select Committee of the House of Lords and the House of Commons was appointed

to consider the Standing Orders relating to houses occupied by persons of the labouring classes and the clauses usually inserted in Private and Local Bills and Provisional Order Confirmation Bills in pursuance thereof; and to report whether any amendments should be made in such Standing Orders and Clauses, and especially whether any and what provisions should be made for better securing the re-housing of all persons of the labouring class who may be displaced in connection with the undertakings to which the Bills relate, whether displaced under the powers given by the Bills or otherwise.

The Select Committee submitted two model clauses and three corresponding Standing Orders dealing with London and all places outside London respectively, and suggested that, when finally settled, the clauses should be embodied in a public General Act. They also stated that they had come to the conclusion that in London it was desirable that every case in which houses of the labouring classes were to be taken should be notified to the central authority (the Home Secretary), while, outside London, it was sufficient that the attention of the central authority (the Local Government Board) should be called to cases in which thirty or more persons belonging to the labouring class were displaced.

The Select Committee laid particular stress on their recommendation that any new houses should be suitable for persons of the labouring class, and not too ambitious in character and design.

The question of the repayment of loans was the subject of an inquiry by a committee appointed by Parliament in 1902, on the motion of Dr. T. J. Macnamara. The committee recommended that the period of repayment should be extended, in the case of sites for dwellings, to eighty years, and, in the case of building loans, to sixty years as maxima. But the results of this committee were practically nil. In the same year an influential deputation, consisting of representatives from nearly all the local authorities in the country, was received by the President of the Local Government Board (28th May, 1902). It asked—

**Committee on
Repayment of
Loans (1902).**

(1) That only one inquiry should be necessary when a local authority had applied for an improvement scheme;

(2) That closing orders might be issued without the order of the magistrates;

(3) That the consent of the Local Government Board should be sufficient to authorize compulsory purchase of land for workers' dwellings without having recourse to Parliament; and

(4) That the customary 10 per cent. over market value for compulsory purchase should no longer be granted.

Most of these recommendations were incorporated in the Housing and Town Planning, etc., Act, 1909.

Following the report of the Select Committee of 1902, the Housing of the Working Classes Act, 1903, was passed, providing that in cases in which any land was acquired, whether compulsorily or by agreement, under the powers given by any Local Act or Provisional Order, or Order having the effect of an Act, by any authority, company, or person, or where such land was acquired compulsorily under any general Act other than the Housing Acts, the requirements with respect to the provision of dwelling accommodation for persons of the working class set out in the schedule to the Act, should apply. The schedule prohibits any authority or person acquiring dwellings in London or elsewhere, occupied by thirty or more persons belonging to the working class, from entering on any such dwellings until the Local Government Board has either approved a housing scheme or decided that a scheme is not necessary. Any scheme must afford accommodation for such number of persons, not exceeding the aggregate number of persons of the working class displaced, as the Board may require. In calculating the number of persons to be accommodated, the Board is required to take into consideration not only the number

**Housing of the
Working Classes
Act, 1903.**

of persons occupying the working men's dwellings which the promoters of any scheme have power to acquire, but also the number of persons of the working class who, in the opinion of the Board, have been displaced within the previous five years owing to the acquisition of land by the promoters.

The scheme must also provide that for a period of twenty-five years any lands acquired under the scheme shall be appropriated for the purpose of dwellings for persons of the working class, except in so far as the Board dispenses with such appropriation. The Board may also require a certain standard of dwelling-house to be erected, or fix conditions as to the mode in which the houses are to be erected.

The Board may also make it a condition of approval that the new dwellings, or some part of them, shall be completed and fit for occupation before possession is taken of the dwellings acquired under the enabling Act.

Other sections enable the Board to carry out its duties under the Act and to enforce its decisions.

The Act provides for the transfer, by means of an Order in Council, of the powers and duties of the Secretary of State under the Housing Acts to the Local Government Board. In pursuance of this provision an Order in Council was made on 27th of February, 1905, transferring to the Board all the powers of the Secretary of State under such Acts.

Further provisions are included for the enforcement of schemes upon local authorities who have failed in their duty, for the amendment of the procedure in confirming improvement schemes, for the modification of schemes in certain cases, and for the closing and demolition of houses not capable of being made fit for human occupation.

Special provisions affecting London were inserted, including powers for the metropolitan Borough Councils to pay, or contribute towards the payment of, any expenses which the Council may incur in the exercise of the powers of a Borough Council, or on the representation of a Borough Council in connection with schemes under Part II of the Act of 1890.

The most important provision which it contains is that authorizing the Local Government Board, if they think fit, to extend the period for which money may be borrowed to eighty years,

and in a circular letter, dated 22nd September, 1903, the Board announced their intention of considering applications to grant loans for eighty years in respect of land, and sixty years in respect of buildings, whereas previously, the terms were thirty to forty-four years for buildings and fifty to sixty years for land. It will be seen at once that this was a very great concession.

The Act further gives power to the Board to approve, if they think fit, of the provision of shops when new buildings are being provided, and also for the provision of a recreation-ground or other building which would serve a beneficial purpose in connection with the housing of the working classes. There are also in this Act certain other amendments with regard to closing orders to meet various difficulties which have arisen in connection with this work. When the Bill was going through the House of Commons Mr. Austin Taylor obtained a statement from the President of the Local Government Board, to the effect that any municipality which had done its work on what may be termed the "short-loan" system should not be penalized for this, but that in its case the Board would be willing to consider applications for extending the periods for which money had been borrowed on works which were being now, or had been, carried out, so as to make them correspond with the periods authorized by the new Act.

The Housing of the Working Classes Act of 1890, whatever may have been its effect in the towns, did little to improve housing in the country districts. The Select Committee on the Housing of the Working Classes Amendment Bill, 1906 (H. of C. 376, p. 9) reported that most Rural District Councils had taken practically no advantage of the Act.

This committee, which was appointed to consider a Rural Housing Bill introduced into the House of Commons, collected a large amount of valuable information. The evidence, together with the Report, forms a considerable addition to the information on the subject.

Some of its more important recommendations were embodied in the Housing and Town Planning, etc., Act of 1909.

The Act, however, which Liverpool authorities have been most keenly interested in and proud of was the Liverpool Corporation (Streets and Buildings) Act, 1908.

This was an Act chiefly for regulating the laying-out of estates in the suburbs. Under this Act the Corporation were able to insist upon streets which, in their opinion, were likely to become thoroughfares, being made 80 ft. wide; and, further, any land which the Corporation wished to buy in order to make the streets still wider could be purchased at the value of the land previous to the development of the estate, not at the enhanced value after the streets is laid out. In fact, the plans of all new streets must be approved by the Corporation, who had power to alter the position, levels, etc., should they think fit. They might also determine what proportion of the road should be laid out as carriageway, and how much should be devoted to the footwalk. These far-reaching powers will go a long way towards opening up suburban districts and facilitating traffic to and from the centre of the city. Inducement is also held out to owners developing estates to provide playgrounds, and, accordingly, if any owner will give up a piece of land (not less than one-tenth of the estate being developed) the Corporation may dispense with certain provisions of the by-laws relating to flagging, channelling, etc., in any street of the estate.

There is a difference between the Liverpool Corporation (Streets and Buildings) Act, 1908, and the subsequent Housing and Town Planning, etc., Act, 1909, in respect of town planning. The former gives the Corporation powers on definite lines, and the latter gives wide general powers to the Local Government Board to frame town-planning schemes where such are likely to be of use, or to approve of a town-planning scheme of any local authority where the Board are satisfied that there is a *prima facie* case for making such a scheme. Nothing, however, can be done without the sanction of the Board. There cannot be much doubt as to which is the more beneficial of the two, indeed, there does not appear to be any clause in the Liverpool Act that could not with advantage be applied to the country at large.

SECTION II

THE HOUSING AND TOWN PLANNING, ETC., ACT, 1909

"I have spoken hitherto of house accommodation being wanted for the poor, but such accommodation will be very incomplete, unless it includes a bit of ground surrounding each cottage. Well would it be if every land-owner carried in his mind a resolve in consonance with an Act passed, I believe, in Elizabeth's reign, which forbade cottages to be erected unless a certain quantity of land were laid to each cottage, and denominated all cottages failing in this respect 'silly cottages.'" — HELPS, "*Friends in Council*." *First Series. Vol. II.*

CHAPTER V

THE SCOPE OF THE ACT

FOLLOWING upon the Report of the Select Committee on the Housing of the Working Classes Acts Amendment Bill, 1906, in

**Result of
Report
of 1906.**

November, a deputation was received by the Prime Minister (Sir Henry Campbell Bannerman) and the President of the Local Government

Board (the Right Honourable John Burns). As a result a Bill was introduced during the session of 1907, but lapsed with the close of the Parliamentary session.

Another Housing and Town Planning Bill was introduced in the session of 1908 by Mr. Burns. who thus described its scope—

"It seeks to improve the health of the people by raising the character of the house and the home, and by extended inspection, supervision, direction and guidance of central control to help local authorities to do more than they do now."

This Bill was duly passed into law as The Housing, Town Planning, etc., Act, 1909 (9 Edw. 7, c. 44).

The Act is a long and complicated measure consisting of four parts, having no less than seventy-six sections and six schedules.

**The Housing,
Town-Planning,
etc., Act, 1909.**

Part I deals with the acquisition of land for housing purposes, with amendment of procedure for closing and

demolition orders, the granting of loans and other amendments in general.

Part II deals wholly with Town Planning, and is the newest and probably the most important part of the Act.¹

Part III deals with the appointment of county medical officers, housing committees of the County Councils, etc.

Part IV gives supplementary provisions as to commons, open spaces, royal parks, etc.

The first section of Part I is extremely important, for it provides that in the future Part III of the Housing of the Working Classes Act (1890) need no longer formally be adopted by an urban or rural district authority.

Modern housing legislation, to adopt the nomenclature of the great Act of 1890, and the subsequent Act of 1909, is based on a

**Modern Housing
Legislation.**

triple conception, and may be said to be remedial, constructive, and preventive. It is remedial by providing for the clearing and improvement of slum areas. It is constructive by providing for the erection of new houses where required. It is preventive by providing for the maintenance to an approved standard and the improvement of existing houses.

Part I of the Act of 1890 deals with slum clearance, rebuilding, and re-housing, under powers of compulsory purchase granted to the local authority.

Part II deals with the powers given the same authority to close individual houses as insanitary or to repair them at the owner's expense where he refuses to repair them himself.

Part III of the Act of 1890 deals with voluntary schemes for the erection of houses in any form by the local authority, not, as under Part I, with a view to re-housing a displaced population, but simply on the ground that there is an insufficient supply of working-class dwellings in the locality that the local authority controls.

To take a practical example, the schemes undertaken by the London County Council at Tottenham and elsewhere on the outskirts of London, are not designed primarily to re-house the displaced workers, *e.g.*, the White Hart Lane scheme at Tottenham and the Old Oak Common scheme in West London are intended to satisfy a general demand for increased working-class accommodation

¹ See Section viii., "Town Planning."

in the outlying districts. It must be added, however, that the amount of new accommodation created by such voluntary schemes may be taken into account by the Local Government Board in deciding the number of people which must be re-housed on the spot under a Part I clearance scheme.

CHAPTER VI

IMPROVEMENT SCHEMES

UNDER Part I of the 1890 Act local authorities are empowered to schedule and clear unhealthy areas and to carry out improvement schemes.

Improvement Schemes.

Improvement schemes may be adopted by an Urban Council under Part I of the Housing of the Working Classes Act, 1890, upon the written representation of the medical officer of health or two magistrates, or twelve ratepayers.

Improvement schemes relate to an insanitary area, which is defined as—

- (1) Any house, courts or alleys in the area unfit for human habitation; or
- (2) Where the narrowness, closeness or bad arrangement or the bad condition of the streets and houses or groups of houses within the area, or the want of light, air, ventilation or proper conveniences or any other sanitary defects or one or more of such causes are dangerous or injurious to the health of the inhabitants of either buildings in the area, or the neighbouring buildings.

In such cases the medical officer of health may represent to the local authority that the most satisfactory method of dealing with the area is by an improvement scheme for the re-arrangement and reconstruction of either the whole or a part of the streets and houses within the area.

Even if sanitary defects could be otherwise remedied, the scheme can be carried through if it is the most satisfactory method; and the scheme may be limited to exclude or include neighbouring land, while the Local Government Board may permit schemes to be modified or added to.

The Local Government Board may inspect an alleged unhealthy area.

The local authority, when proceeding with a scheme, must prepare maps, plans and estimates, showing the houses and lands to be taken and the number of persons resident in each house. The scheme must be advertised in a local newspaper for three weeks and notices served on every owner, lessee, and occupier. It must provide for the demolition of the old houses, and for the accommodation of the dispossessed unless the Local Government Board give special permission to omit this.

The Council petition the Local Government Board to confirm the scheme, whereupon the Board hold a local inquiry, at which objections may be heard. The Board, if satisfied, confirm the scheme with or without modification. The Council then proceed to acquire the property. Failing agreement, the price is fixed by a single arbitrator appointed by the Local Government Board. Where a scheme necessitates the compulsory acquisition of land the order of the Local Government Board is now sufficient and need not be confirmed by Parliament.

Easements need not in future be extinguished by a local authority, who may make arrangements with the owner.

In the arbitration proceedings the local authority may produce evidence in depreciation.

Section 7 of the Act of 1890 reads—

Upon the completion of an improvement scheme the local authority shall—
 (a) publish, during three consecutive weeks in the month of September, or October, or November, in some one and the same newspaper circulating within the district of the local authority, an advertisement stating the fact of a scheme having been made, the limits of the area comprised therein, and naming a place within such area or in the vicinity thereof where a copy of the scheme may be seen at all reasonable hours; and

(b) during the month next following the month in which such advertisement is published serve a notice on every owner or reputed owner, lessee or reputed lessee, and occupier of any lands proposed to be taken compulsorily, so far as such persons can reasonably be ascertained, stating that such lands are proposed to be taken compulsorily for the purpose of an improvement scheme, and in the case of any owner or reputed owner, lessee or reputed lessee, requiring an answer stating whether the person so served dissents or not in respect of taking such lands.

Service of Notices.

(c) Such notice shall be served—

(i) by delivery of the same personally to the person required to be served, or if such person is absent abroad, or cannot be found, to his agent, or if no agent can be found then by leaving the same on the premises; or

(ii) by leaving the same at the usual or last known place of abode of such persons as aforesaid; or,

(iii) by post addressed to the usual or last known place of abode of such person.

(d) One notice addressed to the occupier or occupiers without naming him or them and left at any house, shall be deemed to be a notice served on the occupier or on all the occupiers of any such house.

The conditions in Liverpool, as described in a most interesting speech by General Kyffin-Taylor in the House of Commons on 18th April, 1913, were, and are of a totally different

The Experience of Liverpool.

character from those obtaining in Birmingham.

General Kyffin-Taylor said—

We began operations in Liverpool in 1864. and we have had very long experience. We had at that time 22,000 insanitary houses in probably the

vilest slums imaginable. Out of a population of 100,000 no less than 30,000 lived in cellars.¹

It is clear that in a case like this only a scheme of wholesale clearance would be of any use, and such schemes were, under a private Act, begun as early as 1869. They did not, however, succeed in re-housing the same people in the reconstructed dwellings, so that the creation of other slums went on apace, while the peculiar requirement of a waterside population to live near to the river frontage for purposes of dock labour was not satisfied. The corporation next proceeded to operate on a system under their own Act analogous to Part II of the main Act.

They purchased individual houses and they pulled them down in the hope of admitting light, air, and ventilation into a certain neighbourhood. The result was that increased pressure took place, matters were worse, and in the end the Corporation had to clear away the whole slum.²

Thus, as General Kyffin-Taylor said—

Liverpool cleared away insanitary property for building; it built houses, it sold others the land for building upon, it embarked upon schemes for the patching up of neighbourhoods and the patching up of houses, and it absolutely failed during all that time to re-house the people. In Liverpool they began to realize that in 1896, and there was then a great outcry. Not less than 40,000 people had been turned out; some estimated the number as high as 60,000. They had been turned out and had gone into cellars, many of them, and into other insanitary houses, and into overcrowded sub-let houses.

Finally, after 1896, they embarked, with much success, though at considerable cost, on their present policy of clearing under Part I, and of re-housing the identical population on the spot.

London presents certain problems of her own, problems unfortunately more difficult to solve, owing to the vast size of the area to be dealt with, than those of any other city. Her slum clearance schemes, taken under Part I, have failed to re-house the displaced population, and there is every reason to fear that the slum dwellers are flocking into other localities and into buildings not designed for working class habitation, and so exchanging new slums for old. The fall in the value of house property in certain localities like Bloomsbury, for instance, which are ceasing to be residential quarters, and the doubt on the part of the owner or builder whether

¹ *Parliamentary Debates*, H. of C., vol. 51. No. 29, col. 2,252.

² Col. 2,233.

it is worth while to re-erect a good type of house where the original building is falling into decay, is, no doubt, a contributory cause. But probably the main reason is that the schemes of the London County Council profess to be economically sound. As a consequence, a far higher rate of rent has to be charged if the cost of re-housing is to be met without recourse to the rates, and this rent the original dweller is not in a position to pay.

It cannot be said that London has yet solved its problem, but the London County Council is, nevertheless, pursuing a consistent policy in dealing with those special problems, of the solution of which it is no doubt the best judge. It has attacked the difficulty in two more or less distinct methods. So far as the central slums are concerned, in the worst area it is undoubtedly re-housing on that area a lesser number of workers of a superior status to the original slum dwellers. This change of domicile has naturally left vacant in the neighbourhood a large number of houses which, if not all that can be desired, are at least superior to the original slum houses destroyed. This is known as a policy of levelling up, and obviously leaves the district affected with the general improvement in the sum total of these housing conditions. The second method is with the carrying out of voluntary schemes under Part III on the outskirts of the metropolis, and here the Council has been of late years increasingly and successfully active. Better transport facilities now enable the worker to live at a greater distance from his factory or workshop, and the Council has consequently been able to carry out eight large building schemes.

The Metropolitan Board of Works—which preceded the London County Council as the authority controlling London outside the boundaries of the City Corporation—expended £1,318,890 of public money on sixteen slum clearance schemes and left to the London County Council for completion six other schemes involving an expenditure of £276,823—in all £1,595,713. This was, however, the net cost—for the gross cost of the land and property was £1,946,821. There was a recoupment by sale or lease of the land equal to £351,108, making the net cost £1,595,713 as stated above.¹ As these schemes only involve fifty-six acres of land in all, the cost to

¹ London County Council, *Housing of the Working Classes in London*, pp. 23 and 146.

the community of bad planning may be regarded as upwards of £30,000 an acre. It is true that the primary reason for the clearance was the need for sweeping away rookeries and worn out shells of houses of the vilest description, and it is also true that owing to ineffective housing legislation great sums were paid for worthless property. But the fact remains that the areas dealt with by local authorities under clearance schemes are almost without exception such badly planned areas that only action of the "root and branch" kind is found to be effective.

The Boundary Street Scheme.—Fifteen acres of slums were cleared at a cost of £282,655 between the years 1893 and 1897; affecting 5,719 inhabitants, who were thereby temporarily displaced. Of this population no less than 2,118 lived in 752 single-roomed tenements, and the death rate of this terribly insanitary area was over forty per 1,000, in contrast to about eighteen per 1,000 for London generally! In 1900 the new buildings, with streets laid out on radial lines, were opened by the Prince of Wales, and in place of the slums there were found well-planned roads, 50 ft. in width, planted with trees, leading to an open space, and twenty-three blocks of tenements of one to six rooms, capable of accommodating 5,524 persons (or only 195 less than the number displaced, and 824 more than the scheme required), so constructed as to secure the maximum light and air space with the minimum of discomfort. There are also baths, a laundry, and one or two club-rooms on the premises; the average weekly rent per room before the war was 2s. 10d. The general death rate and the infant mortality have been reduced by about 50 per cent.

The Tabard Street (Southwark) Scheme.—This slum area of 17 acres contained 649 houses, with a population of 4,552 persons. The death rate for a period of four years was 36·8 per 1,000. The character of the houses may be gathered from the fact that of thirty-two streets no fewer than thirteen were *culs de sac*. The houses were completely worn out: the walls of many of the ground-floor rooms were damp; the height of some rooms varied from 6½ to 7 ft.; and the ground floor was frequently below the street level. The epidemic disease rate was 6·07 per 1,000 over a period of four years, as compared with 1·71 for all London. The estimated gross cost of acquisition was £366,000. As there were 649 houses the average cost for houses and land was more than £563, and the price to be

paid by the community for the privilege of destroying houses which apart from the land they stand on were worthless if any real standard of hygiene be applied, works out at more than £100 per head for each man, woman, and child throughout the area. The expenditure on the clearance of this South London area is only a small item compared to the total sum expended by local authorities in slum clearance throughout Great Britain.

Now, though there can be no question that these schemes have certainly benefited the areas which they have affected—the reduction of the death rate in the case of the Bethnal

**Disadvantages of
Slum Clearance
Schemes.**

Green area is sufficient proof of this—yet there are many arguments which may be used against this somewhat obvious remedy of our housing evils. The first of these objections is the almost prohibitive cost of large improvement schemes of this sort. Only such a large body as the London County Council could undertake successfully a scheme like that of the Boundary Street area, involving enormous expense owing to the huge price paid for the land, compensation to the slum owners, and high working expenses. About £32,000 per acre had been paid on an average for the land alone. The clearing of the Bethnal Green area cost considerably more than a quarter of a million. This latter sum will, of course, be gradually repaid by the rents, but the former was charged to the rates. Such enormous cost in most cases precludes any clearance of large slum areas, and, even when such clearances are decided upon, causes much discussion, dispute and consequent delay. Strictly speaking, the schemes are not economic, since in nearly every case the value of the land on which the new dwellings are built has been written down to what is called “housing value,” *i.e.*, the price which it might be expected to fetch if sold subject to the condition that it could only be used for working-class dwellings. This is always very much less (amounting to a reduction of 50 per cent. in some cases) than the full or commercial value at which it was acquired under the scheme; hence there is invariably a heavy loss to the ratepayer. Another objection to the clearance of slum areas is that, though the areas cleared are immensely improved, the general result is the driving of slum dwellers into other quarters of the same town and the possible creation of a new slum. It is a well-known fact that when slums have been replaced by good, healthy

dwellings the new population is quite different from that which formerly inhabited the area. In the case of the Boundary Street clearance it was estimated that only 5 per cent. of the original tenants returned to occupy the new quarters supplied. One reason for this was that such very poor people could not afford to pay the high rents which the new building scheme inevitably entailed. It is also true to some extent that such tenants do not really desire better accommodation; they are, and have always been, slum dwellers, and prefer to remain so. As one report of an investigator in Mr. Charles Booth's work says, "They don't want such (*i.e.*, new) accommodation, and would not take it if offered, and, if they did, it would only end in the new buildings being spoiled."¹ Thus the legal provisions which exist for re-housing tenants displaced by building schemes (especially in connection with railway extension, etc.), are largely ineffective. Most of the slum dwellers very much dislike having their dwellings, miserably unhealthy and overcrowded as they may be, interfered with; and this is also a serious bar to rebuilding schemes. Still, it must be remembered after this objection has been given its full force, that whatever, in such schemes, benefits any one section of the working-classes, is likely to benefit indirectly all other grades.

Yet another objection to such clearances is the high value which they indirectly set upon other insanitary areas. As we have seen, most of the displaced slum dwellers remove to other slums, thus forcing the already too high rents up to a higher figure still. These fresh accessions to already over-crowded districts increase the value of this property to the owners, and the purchase price (especially the compensation price, in the case of compulsory purchase) rises in proportion. This method of dealing with slums has encouraged the development of a new industry, *viz.*, the buying up of property in insanitary areas in order to reap a rich harvest of compensation from the municipal pocket.

The truth is that the slum dwelling is a malignant social disease, and its poisonous roots lie deeper in the body politic than is generally recognized. We cannot cure this disease by merely removing some of its deadly plague spots. The cure must be altogether more comprehensive, wider in scope, and broader in its application.

¹ *Life and Labour of the People in London*. Final Vol., p. 175.

CHAPTER VII

RECONSTRUCTION SCHEMES

PART II of the 1890 Act has been considerably modified and improved by the Housing and Town Planning, etc., Act, 1909. Under it, as amended, local authorities

Reconstruction Schemes. are required—

(a) *To deal with dwellings unfit for habitation.*

They must from time to time make inspections through their medical officer of health, or other officer, to ascertain what dwelling-houses are in a state so dangerous or injurious to health as to be unfit for human habitation. Where a medical officer of health, or other officer of the local authority, finds it his duty to make a representation to the Council, and it appears to the Council that the representation is correct, they *must* (not *may*) issue a closing order. If the dwelling-house thus made the subject of a closing order is rendered fit for habitation, the order may be determined; if it cannot be, or is not made fit, the local authority must order its demolition, if its continuance is a nuisance, or dangerous, or injurious to the health of the public or the inhabitants of neighbouring houses.

(b) *To deal with obstructive buildings.* Often buildings which are structurally quite satisfactory are built so closely together, or planned in such a way, as to render others unfit. The medical officer is to make a representation to the local authority when he considers that a building, owing to its proximity to, or contact with, other buildings, renders the latter unfit for habitation. If the local authority is satisfied that the building is obstructive, it can acquire the land and building, and destroy the latter, paying compensation to the owner.

(c) *To enforce a condition implied in the letting of all dwelling-houses under a certain rental* (varying in accordance with the population of the town or district), *that the dwelling-house is, at the commencement of the holding, in all respects reasonably fit for human habitation*, and, in contracts made subsequently to the passing of the Act of 1909, shall be so kept by the landlord during the tenancy.

If it appears to the local authority that this condition is not complied with, they shall require the landlord to execute such works as they may specify to make the dwelling in all respects reasonably fit for habitation.

(d) *To provide schemes of reconstruction* for small unhealthy areas.

The medical officer of health shall, and any four ratepayers may, inform the local authority of any building which they consider so dangerous or injurious to health as to be unfit for human habitation.

(a) **Dwellings
Unfit for
Habitation.**

Upon receipt of such representation the local authority may require the landlord upon not less than twenty-one days' notice, to execute any repairs which may appear necessary.

If he does not do the work, then the Council may do it and recover the cost if necessary in a court of summary jurisdiction.

If the landlord likes, he may declare his intention of closing the house, but if he does so he may not let it again without putting the premises in order to the satisfaction of the local authority, for his declaration will have the same effect as a closing order by the local authority.

If no action is taken, either by the landlord or by the local authority, to execute any necessary repairs, then the local authority must proceed to enforce a closing order under section 17 of the Housing and Town Planning Act, 1909. The local authority must serve notices on every tenant requiring them to remove within fourteen days, failing which the tenants are liable to ejectment. The Council may make the tenants a reasonable allowance for their expenses in removing, unless the unfit condition of the house is due to breach of agreement by the tenant, and these expenses are recoverable by the Council from the owner.

CHAPTER VIII

OBSTRUCTIVE BUILDINGS AND SMALL AREAS.; COMMON LODGING HOUSES

THE Housing of the Working Classes Act, 1903, provided for closing orders for insanitary dwellings being obtained without the service of previous notice on the owners.

When the Council are satisfied that the house has been made fit for habitation, they may terminate the closing order.

**Closing
Orders.** If the owner makes no effort, after a closing order has been made, to render the house fit for human habitation, the Council must, after three months, consider whether the house shall be demolished. (Clause 18.)

The owner must be given a month's notice enabling him to appear before the committee when the matter comes up for decision. If, after consideration, the Council decide that the house is unfit for human habitation, they must order its demolition.

The Housing and Town Planning, etc., Act, 1909, confers on the Housing Committee the power to make closing orders formerly made by the magistrates in respect of property proved to be insanitary. The committee thus exercise judicial functions. Before coming to any conclusion in regard to property of the class indicated, they hear the evidence of the medical officer of health and the owners or agents of the premises in question.

The owner may undertake to do the work forthwith, in which case the Council may decide to postpone the operation of the order for six months.

When a demolition order has been made and not complied with by the owner, the Council may pull down the building, sell the materials, and pay the balance to the owner after deducting expenses. If the sale does not cover the expenses the Council may recover the deficiency from the owner as a civil debt. A court of summary jurisdiction can no longer extend the time for executing a demolition order.

If the medical officer of health or four or more inhabitant householders represent that a building obstructs the healthiness

of adjoining houses, the Council must inquire into the matter, and if they desire to proceed must cause a copy of the representation and report to be given to the owner and hear his objections, if any, at a time and place to be specified in the notice. The owner has a right of appeal to the Local Government Board, but subject to this, the Council may buy the property upon the same terms as are allowed in an improvement scheme with the following betterment advantages—

(1) That the price may be reduced to the extent of any benefit which the same owner will gain in any adjoining property.

(2) The price may be apportioned against and amongst the owners of adjoining property whose houses are improved by the removal and charged on them as a private improvement rate. The owner may, if he likes, claim to retain the bare site, say a yard, and in that case the price of the buildings only will be allowed him.

Under section 17 of the Housing and Town Planning, etc., Act, 1909, it is provided that “it shall be the duty of the medical officer

**Inspection
of Houses.**

of health, or other officer of the local authority, to make, from time to time, inspection of their district, with a view to ascertaining whether any dwelling-house therein is in a state so dangerous or injurious to health as to be unfit for habitation.” The Act empowers the Local Government Board to make regulations with regard to the performance of this duty by the medical officers of health and sanitary inspectors of the local authorities.

Until the passing of the Housing and Town Planning, etc., Act, 1909, inspection of a systematic character took place only under the more progressive local authorities, and, as a rule, was concerned exclusively with the worst housing areas. Since then, however, great improvements have been made by a large proportion of the local authorities. The medical officers conduct inspections and make reports, which afford considerable information as to the housing conditions in their districts. Unfortunately, however, no provision exists requiring Councils to have a complete inspection made within a given space of time. The result is a more or less systematic inspection of houses which are obviously unfit for habitation, but no systematic inspection of the whole town, or even of all the houses below a certain rateable value. A reference

to the reports of the medical officers of health shows that in numbers of towns, from the passing of the Act, only a very small proportion of the houses were inspected. Thus no complete survey of housing has been obtained. In their report for 1911-12 on Housing, the Local Government Board admit that in spite of their special regulations, it is often impossible, from the records of housing obtained and forwarded by local authorities, to judge whether there has really been any effective improvement. They say—

Some of the local authorities appear to be under the impression that the inspection is optional, to be carried out or neglected by them according to their own view of its necessity or desirability.¹

It is deeply to be regretted that the clause suggested by Sir John Dickson-Poynder (now Lord Islington) was not included in the Housing and Town Planning, etc., Act, 1909. This clause proposed that once in five years a complete survey should be made, under the direction of the Borough or County Councils, and Urban District Councils with a population of more than ten thousand, of all houses below a certain rateable value, and that the survey, when made, should be entered in a register, and kept at the office of the Council in question, for inspection by any ratepayer in the district or county.

As the Local Government Board say in their Report for 1911-12—

It is an essential preliminary to any effort for the general improvement of housing conditions that those concerned should have as complete information of the nature and extent of the problem to be dealt with as possible.

The Local Government Board issued an Order making regulations with respect to the manner in which inspection of districts under section 17 (1) of the Housing and Town Planning, etc., Act, 1909, shall be carried out, and a circular was issued on the 2nd September, 1910, by the Board to the Town Councils of metropolitan boroughs and District Councils. The local authority are to take records of such inspection into consideration at each meeting, and the medical officer of health is required to include in his annual report certain information and particulars as to the inspection made and the results. In the circular the Board state that they are aware that many local authorities have already instituted a system

¹ *Forty-Second Annual Report of the Local Government Board, 1912-13, Part II, Cd. 6,981, p. x.*

of inspection, under which inquiries are made by the inspector of nuisances or sanitary inspector in respect of the matters referred to, the results being recorded in a form which contains information on other points besides those mentioned. The Board do not suggest that this form should be abandoned or altered, provided that it includes all the required particulars. The provisions of the Order are necessarily limited to matters to be recorded as the results of inspections under and for the purpose of section 17 of the Act. It will be open to the local authority, if they think fit, to delegate the duty of considering the records to a committee, subject to such directions as they consider necessary.

Slum areas considered too small for an Improvement Scheme may be dealt with under a Reconstruction Scheme for any matters for which provision may be made in an Improvement Scheme.

Reconstruction Schemes in Small Areas.

The combined effect of Part II of the Housing of the Working Classes Act, 1890, and Part I of the Housing and Town Planning Act, 1909, is that where an area is too small to be dealt with as an unhealthy area under Part I of the 1890 Act, the local authority shall pass a resolution to that effect and direct that a scheme be prepared for the improvement of the said area.

Notices must be served on owners and occupiers in the same manner as for an Improvement Scheme, but no advertisements are necessary. There is a petition to the Local Government Board, and a local inquiry followed by an Order of the Board confirming the scheme.

The Council may buy the property on the same terms as are allowed in an Improvement Scheme as before described, with certain minor variations in procedure.

This class of housing reform has been the distinguishing feature of the work of the Birmingham Housing Committee.

There are in Birmingham about 6,000 courts which are more or less badly ventilated. In many instances the outhouses and sanitary conveniences in these courts ventilate into the living rooms of the houses, and in some cases the houses themselves are in a very unsatisfactory state of repair.

At the same time house rent is low in Birmingham compared

with other large cities, the rents of small houses varying in the centre of the city from 2s. 9d. per week to 6s. 6d. There is a considerable number of low-waged people whose occupation obliges them to live in the centre of the city, and therefore it would be a great hardship to demolish suddenly a large proportion of cheap houses.

The Birmingham Housing Reform Policy is to improve slowly but surely the housing accommodation in the centre of the city, without unduly raising rents. Small houses are rendered habitable wherever possible, and demolition is not resorted to except where it is impossible to get the houses made fit for human habitation. The average rise in rent before the war has been 7d. per week.

**Features of
the Scheme.**

The distinctive features of the scheme are—

(1) Houses left standing are thoroughly repaired by the owners at their own expense, whereas under Part I of the Housing of the Working Classes Act, 1890, insanitary property is bought up at a heavy loss to the ratepayers and a profit to the owners.

(2) Obstructive buildings are removed to let light and air into the courts, which are thereby converted into terraces. Compensation is paid to the owner of the buildings removed.

(3) In a few instances poor property owners have been relieved, and the tenants in the neighbourhood benefited, by land, on which insanitary houses formerly stood, being purchased and converted into open spaces and playgrounds for children.

(4) Another object is to exert a steady pressure on those tenants who can do so to move further away from the centre of the city into better air and surroundings, where cheaper land is available. For this purpose a good system of trams is essential, and the recent results of the Tramway Committee's operations show conclusively that the people of Birmingham are availing themselves of the cheap and easy means of communication provided for them. The corporation considered the question of erecting large tenement blocks in the centre and decided that this line of action is unsound. Overcrowding per acre is quite as bad as, if not worse than, overcrowding per house.

(1) Insanitary houses are reported to the Housing Committee by the medical officer of health as being unfit for human habitation.

(2) When necessary the Visiting Sub-committee inspects the property and decides on the spot as to what requires to be done to make it habitable. These decisions are arrived at without inquiring who is interested in the property.

**Methods of the
Birmingham
Corporation.**

(3) If the owners are unable to come to an agreement with the officials, they are invited to attend a meeting of the Interviewing Sub-committee, who make every attempt to come to an amicable arrangement.

(4) Closing orders are not applied for until negotiations are obviously hopeless.

If the magistrates grant a closing order, the necessary repairs are put in hand, and obstructive buildings are removed under the supervision of the Housing Committee's inspectors. The Housing Committee are not in any way responsible for work not done under their supervision.

During the six years that the Housing Committee have been in existence, ninety-one courts have been opened to the street and converted into terraces; that is at the rate of fifteen per annum. At this rate it would take some 400 years to deal with all the courts in Birmingham, and therefore the committee are now proceeding faster with this part of their work.¹

In addition to the above powers and duties of local authorities, two important provisions are contained in the Acts of 1890 and 1909. The first of these is a legal power of recovery of damages for ill-health and accident incurred by tenants as a result of defects in houses let below a certain rental (which has its origin in a provision of the Housing of the Working Classes Act, 1885).

**Recovery of
Damages.**

Unfortunately, the presumed intention of Parliament that this power should apply to all inhabitants of such dwellings is not realized by the legal interpretation of the section, as shown by the following examples—

Ryall v. Kidwell & Son (1914), 3 K.B., 135.

Injury to child of tenant through defective condition of premises. Held: No right of action by child against landlord.

Middleton and Wife v. Hall (1912), 108 L.T., 804.

Action by wife of a tenant to recover damages for injuries received through house not being "in all respects reasonably fit." Held: That contractual rights do not extend to third parties or to the wife or family of the tenant.

¹ Report of Birmingham Committee, 1906.

This is directly in conflict with the decision of Lord Coleridge, L.C.J., and Matthews, J., on section 12 of the Housing Act of 1885 in *Walker v. Hobbs*, 23, Q.B.D., 458.

In the cases cited above, the tenant himself could have recovered any expenses to which he had been put.

Clause 36 also gives considerably increased powers of entry to property by any person authorized in writing stating the particular purpose or purposes for which the entry is authorized by the local authority or Local Government Board.

By Clause 37 the Local Government Board may order a report on any crowded area to be drawn up by the local authority "with a view to determining whether any powers under the Housing Acts should be put into force in that area or not." Another important clause in this part of the Act is Clause 43, which prohibits the erection of further back-to-back houses "notwithstanding anything in any local Act or by-law in force in any borough or district."

It is maintained by some that the whole question of slumdom is mainly one of mismanagement. Undoubtedly a great deal of the wilful neglect shown by the tenants in our slums is induced in the first place by the neglect of the landlord. It is towards the cure of this double neglect—neglect of the tenants by the landlords and neglect by the tenants—that the energies of Miss Octavia Hill and her trained band of workers have been directed for many years past. It is needless here to describe, in any detail, the methods of work which Miss Hill has initiated; they are now well known, being exemplified by many successful experiments. A recent testimonial to the value of the enterprise may, however, be quoted—

**Miss Octavia
Hill's System.**

Your Committee find by experience that improvement of the dwellings does not always result in an improvement of the habits of the tenants; this latter very desirable reform must of necessity be a slower process than the former, and can only be achieved by patient, personal work such as that so successfully accomplished by Miss Octavia Hill and her ladies in London. The Corporation cannot force property owners to adopt such a system, but they can demonstrate its immense advantage to all concerned by giving an object lesson in the management of their own homes.¹

It is with a view to improving the habits of tenants, especially those of the really bad tenants, that Miss Octavia Hill and her helpers work in any slum area of which they can gain possession for this purpose. The problem, then, is to bring the occupants

¹ Report of Birmingham Committee, 1906.

of the slums under some sort of effective control. It is claimed that such slums can be converted into decent, orderly streets by proper management of the tenants; that such management needs a strong force behind it, and that there is already present in the situation such a force, viz., the landlord. The power of the landlord, for good or evil, is unique; and may be used for the good of the tenants. Hence the regular house-to-house visits of the trained workers, visits which not only serve to collect the weekly rents but have the express object of ascertaining the individual conditions of each tenant, of encouraging the improvement of these conditions, and of giving such counsel and advice as may be required from time to time. The remedy has this to recommend it—that it works from within outwards. It seeks to create a healthy opinion on housing matters where it is the most needed, viz., at the foundation of the social structure, the homes of the people. The subject is further dealt with in Appendix C.

Section 16 of the Housing and Town Planning, etc., Act, 1909, gives increased powers of entry to common lodging-houses. It also enables local authorities to impose by-laws in relation to such houses not only, as hitherto, upon the *keepers* of common lodging-houses, but also upon the *owners* of them, an important step towards their right regulation.

**Common
Lodging-Houses.**

By section 80 of the Public Health Act, 1875, it is enacted that "Every local authority shall, from time to time make by-laws—

**By-laws with
Respect to
Common
Lodging-Houses.**

- (1) For fixing and, from time to time, varying the number of lodgers who may be received into a common lodging-house, and for the separation of the sexes therein; and
- (2) For promoting cleanliness and ventilation in such houses; and
- (3) For the giving of notices and the taking precautions in the case of any infectious disease; and
- (4) Generally, for the well-ordering of such houses.

This section indicates, with sufficient clearness, the scope of the by-laws which the sanitary authority are empowered to make for the regulation of common lodging-houses.

Independently of by-laws authorized by section 80, the Public Health Act, 1875, confers upon the sanitary authority powers which, if duly exercised, will enable them to secure compliance

with various requirements of essential importance in relation to the public health.

In illustration of the nature and extent of the control which either by means of by-laws or by the operation of the express provisions of the Public Health Act, 1875, the sanitary authority may exercise over common lodging-houses, and in anticipation of questions which may arise in connection with this branch of sanitary administration, a few observations may here be made.

By section 89 it is provided that, for the purposes of this Act, "the expression 'common lodging-house' includes in any case in which only part of a house is used as a common lodging-house the part so used of such house." The Act, however, contains no exact definition of a "common lodging-house"; and where doubts may be suggested as to whether any particular house or part of a house is or is not comprehended in that designation, it will probably be found useful to refer to the opinion of the law officers of the Crown which was communicated to the several local boards by the circular of the General Board of Health, dated the 17th of October, 1853.

From that circular it appears that the law officers, when consulted as to the meaning of the expression "common lodging-houses" in the Common Lodging-Houses Act, 1851, advised as follows—

It may be difficult to give a precise definition of the term "common lodging-house," but looking to the preamble and general provisions of the Act, it appears to us to have reference to that class of lodging-house in which persons of the poorer class are received for short periods, and though strangers to one another are allowed to inhabit one common room. We are of opinion that it does not include hotels, inns, public-houses or lodgings let to the upper or middle classes.

By that part of the above definition which refers to the persons inhabiting a common lodging-house as being "strangers to one another," the law officers in a second opinion explained that their "obvious intention was to distinguish lodgers promiscuously brought together from members of one family or household."

In reply to the question whether lodging-houses, otherwise coming within the definition but let for a week or longer period, would, from the latter circumstance, be excluded from the operation of the Act, the law officers observe: "We are of opinion that the

period of letting is unimportant in determining whether a lodging-house comes under the Act now in question."

So far as the foregoing definition of a common lodging-house rests upon the basis of the habitation of a common room by lodgers who are strangers to one another in the sense of not being members of one family or household, it may be inferred that this characteristic equally distinguishes the common lodging-houses to which the Public Health Act, 1875, applies. Such an inference receives support from the terms of section 87 which enacts that "in any proceedings under the provisions of this Act relating to common lodging-houses, if the inmates of any house or part of a house, allege that they are members of the same family the burden of proving such an allegation shall lie on the persons making it."

With regard to the registration of common lodging-houses, in referring generally to the provisions of section 76-79, and to so much of section 86 as renders liable to penalty any keeper of a common lodging-house who receives any lodger in such house without the same being registered under the Act, the General Board of Health directed especial attention to an enactment in section 78 which provided that "a house shall not be registered as a common lodging-house until it has been inspected and approved for the purpose by some officer of the local authority."

CHAPTER IX

CONSTRUCTIVE PROVISIONS AND MISCELLANEOUS POWERS

PART III of the Housing of the Working Classes Act, 1890, which gives Councils power to acquire land, has been made applicable to the whole country, and the procedure for the compulsory acquisition of land for the purpose has, by the Housing and Town Planning, etc., Act, 1909, been simplified.

Constructive Provisions.

The Council may now acquire land by means of the simple process of an order confirmed by the Local Government Board.

The price is fixed by a single arbitrator appointed by the Board, and without additional allowance for compulsory sale.

The order has to be published, and notice given to owners, lessees, and occupiers. A local inquiry is only held when some of these object.

The terms on which local authorities may borrow from the Public Works Loans Commissioners for housing are to be at the minimum rate of interest, and on the recommendation of the Local Government Board the period of repayment may be extended to eighty years.

Part III of the 1890 Act, as amended by subsequent Acts, provides that the local authority may, on representation being made by four inhabitant householders, be compelled by the central authority to provide enough dwellings of the kind required to relieve the pressure. In theory, therefore, it is recognized by the State that the duty of seeing that an adequate supply of dwellings is available, rests on the local authority. In practice, however, such responsibility is neither accepted nor enforced. In view of the acuteness of the present shortage of dwellings, it may seem surprising that the Local Government Board is not inundated with representations from householders. Three explanations may be suggested. The first is that citizens generally are unacquainted with the large powers placed in their own hands. The second is the fear of increasing the rates. The third is that "what is everybody's business is nobody's business," and there is no reason why

any particular citizen should stir in the matter. But even if four citizens were determined to demonstrate the shortage, they would find themselves involved in a great deal of labour and expense. They would have to collect and to marshal their evidence, and bring it forward at an official public inquiry, where they would be closely cross-examined.

Under section 10 of the Housing, Town-Planning, etc., Act, 1909 "Where a complaint is made to the Local Government Board—

(a) as respects any rural district by the Council of the County in which the district is situate, or by the Parish Council or parish meeting of any parish comprised in the district, or by any four inhabitant householders of the district; or

(b) as respects any county district, not being a rural district, by the County Council or by four inhabitant householders of the district; or

(c) as respects the area of any other local authority by four inhabitant householders of the area;

(1) that the local authority have failed to exercise their powers under Part II, or Part III of the principal Act, in cases where those powers ought to have been exercised, the Board may cause a public local inquiry to be held, and if, after holding such an inquiry, the Board are satisfied that there has been such a failure on the part of the local authority, the Board may declare the authority to be in default, and may make an order (enforceable by mandamus) directing that authority within a time limited by the order, to carry out such works and do such other things as may be mentioned in the order for the purpose of remedying the default.

(2) Before deciding that a local authority have failed to exercise their powers under Part III of the principal Act, the Board shall take into consideration the necessity for further accommodation for the housing of the working classes in such district, the probability that the required accommodation will not be otherwise provided, and the other circumstances of the case, and whether, having regard to the liability which will be incurred by the rates, it is prudent for the local authority to undertake the provision of such accommodation."

By section 11 the Local Government Board may make such an order even in the absence of any formal complaint. All this makes for more direct, and consequently speedier remedy in the case of defaulting authorities.

Under section 57 (2), local authorities "may, if they think fit, contract for the purchase or lease of any lodging-houses for the working classes already or hereafter to be built and provided." Only one or two Councils have hitherto used this power extensively and successfully, but it will probably be used much more frequently if the adequate housing of the poor becomes a statutory duty imposed upon local authorities.

Dwellings erected by a local authority under Part I of the 1890 Act need not be sold within ten years.

The Bevington Street scheme may be taken as a typical illustration

of the character of the work which Liverpool is undertaking. Upon the occasion of the laying of the foundation stone by the then President of the Local Government Board

**Liverpool :
Bevington Street
Scheme.** (The Right Honourable John Burns) on the 12th November, 1910, the Chairman of the Liverpool Housing Committee, Colonel G. Kyffin-Taylor, M.P., thus outlined the scheme—

The housing scheme was one of the six schemes which were inaugurated on the representation of the Medical Officer of Health under the Housing of the Working Classes Act, 1890, when Dr. Caton was Chairman of the Committee in 1907. The total number of square yards comprised in these six sites was 43,993, of which 5,556 was proposed to be given up for street improvement purposes and a recreation ground. The number of persons who would be dispossessed in the whole of these six housing schemes was 3,268, and under the terms of the provisional order the Council were required to provide suitable dwellings for the accommodation of 2,828 people. The cost of the land was £101,000 and the probable cost of the new buildings would be £122,000, making in all roughly £225,000. The Bevington Street scheme was situated about three-quarters of a mile from the docks, which, in Liverpool, constituted the great market for casual labour, and where the great majority of the occupiers of the Corporation Dwellings and of the dispossessed were employed. The number of houses which this site formerly contained was 295. Of this number 267 were insanitary, while the remainder were houses or business premises not occupied by persons of the working class. The insanitary houses were mostly of the back-to-back type situated in narrow and ill-ventilated streets, and the sanitary arrangements were very defective. The land forming the site of this housing scheme contained 17,989 square yards, and the freehold of the land and buildings was acquired at a total cost of £52,000, representing £2 17s. 9d. per yard, including trade compensation. There were, however, two public houses included, and, excluding these, the cost of acquiring the land and buildings represented £2 4s. 8d. per square yard. The new dwellings to be erected would comprise fifteen blocks, containing 226 dwellings of which fifty-two would be self-contained cottages of five rooms each, twenty-seven four-roomed dwellings, seventy three-roomed and seventy-seven two-roomed, and in addition there would be the superintendent's house, administrative offices, and six shops. The original population in the now empty houses numbered 1,154. The accommodation in the new buildings would be for 1,372 people, so that when all the new buildings were full they would have rehoused over 200 more people than were formerly in occupation of the buildings pulled down.

The London County Council have also undertaken the development of estates under Part III of the 1890 Act.

The first was at Tooting, and comprised $38\frac{3}{4}$ acres in extent. Its development has been completed, and 1,129 cottages erected, accommodating nearly 9,000 persons. The first

**The Development
of
Cottage Estates
by the London
County Council.** estate bought outside the county was at Norbury, where about 30 acres were acquired and accommodation provided for 3,482 persons in 472 cottages. Further accommodation will be provided for 2,019 persons in 290 cottages and two shops. The largest

estate purchased by the County Council for housing purposes was at White Hart Lane, Tottenham, where 226 acres were bought at the rate of £400 per acre. Owing to difficulties in development, consent has been obtained for the sale of the northern portion, but the southern part is being built on, and accommodation has been provided for 6,835 persons. Parliamentary sanction has been obtained to an experiment of laying out part of the estate as a garden suburb. It has been thought that it would be to the advantage of the district if a proportion of better class houses could be erected, and this will be done under the garden suburb scheme. The estate last purchased by the Council comprised 54 acres at Hammersmith and development is now proceeding. Other developments include the Bourne estate and the Millbank estate.

The London County Council has also been engaged in clearing a very foul slum in Southwark, known as the Grotto Place area. The average death rate from phthisis in this area is nearly five times the average death rate from the same cause in London as a whole; the figures being: Grotto Place, 6·10, London, 1·44.

Although Birmingham has in recent years adhered to the policy of undertaking reconstruction schemes, there has been a large constructive scheme in that city. Mr. Joseph **Birmingham.** Chamberlain, always prompt in the advocacy and practical application of measures of housing reform was, as Mayor of Birmingham, the first person to take advantage of the Artisans' and Labourers' Dwellings Improvement Act, 1875. In that year he was responsible for the reconstruction of the centre of the city, covering an area of 93 acres, and by pulling down the existing slums, purchased at a cost of £1,310,000, and passing drastic building by-laws for the future he so simplified the housing problem in his native town that he enabled his successors of to-day to work on the outlying and newer districts almost entirely under Part II. Surplus lands were sold for £794,000; £34,000 was expended on street-making, and a fine new street—Corporation Street—was formed. The net cost was upwards of half a million.

The Act of 1875 was thus a source of great saving to the city of Birmingham, which proves that it is far more expensive both to Governments and to municipal bodies to postpone legislative action until a crying evil has been created, and has to be removed

at vast trouble and expense, than to grapple with that evil before it has matured, and to pass for the future preventive legislation which will obviate the subsequent accumulation of similar trouble.

Mr Chamberlain was prompt to pay his tribute to the social reform zeal of his then political opponents. "The Artisans' Dwellings Act," he said in 1875, "had done more for the town of Birmingham than had been done in the twenty preceding years of Liberal legislation." This statement, indeed, could hardly be refuted, for, as far as housing was concerned, there had been, as he pointed out, practically no Liberal legislation at all.

Section 57 of the 1890 Act reads—

(1) Land for the purposes of this part of this Act may be acquired by a local authority in like manner as if those purposes were purposes of the Public Health Act, 1875, and sections one hundred-and-seventy-five to one hundred and seventy-eight, both inclusive, of that Act (relating to the purchase of lands), shall apply accordingly, and shall for the purpose of this part of this Act extend to London in like manner as if the Commissioners of Sewers and London County Council respectively were a local authority in the said sections mentioned, and a Secretary of State were substituted for the Local Government Board.

The Existing Powers of Local Authorities in Regard to the Acquisition and Use of Land for Housing Purposes.

(2) The local authority may, if they think fit, contract for the purchase or lease of any lodging-houses for the working classes already, or hereafter to be built and provided.

(3) The local authority may, if not a rural sanitary authority with the consent of the Local Government Board, and if a rural sanitary authority with the consent of the County Council of the county in which the land is situate appropriate, for the purpose of this part of the Act, any lodging-houses so purchased or taken on lease, and any other land which may be for the time being vested in them, or at their disposal.

Section 5 of the Act of 1900 reads—

(1) The local authority, if not a Rural District Council, with the consent of the Local Government Board, and if a Rural District Council with the consent of the County Council, may lease any land acquired by them under and for the purposes of Part III of the principal Act to any lessee for the purpose and under the condition that the lessee will carry the Act into execution by building and maintaining on the land lodging-houses within the meaning of the Act; and the local authority shall insert in every lease provisions binding the lessee to build on the land as in the lease prescribed, and to maintain and repair the buildings, and securing the use of the buildings exclusively as lodging-houses within the meaning of the Act, and prohibiting any addition to or alteration of the character of the buildings without the consent of the local authority; and also a provision for the re-entry of the local authority on the land on the breach of any of the terms of the lease, and every deed or instrument of demise of the land or buildings shall be endorsed with notice of this sub-section.

Provided that in the case of a Council in London, the consent of a Secretary of State shall be substituted for the consent of the Local Government Board.

(2) Sections sixty-one and sixty-two of the principal Act shall not extend to any lodging-house to which this section applies.

Section 11 (1) of the Act of 1903 reads—

(1) Any power of the local authority under the Housing Acts, or under any scheme made in pursuance of any of those Acts, to provide dwelling accommodation or lodging-houses shall include a power to provide and maintain, with the consent of the Local Government Board, and, if desired jointly with any other person, in connection with any such dwelling accommodation or lodging-houses, any building adapted for use as a shop, any recreation grounds, or other buildings or land which in the opinion of the Local Government Board will serve a beneficial purpose in connection with the requirements of the persons for whom the dwelling accommodation or lodging houses are provided, and to raise money for the purpose, if necessary, by borrowing.

(2) The Local Government Board may, in giving their consent to the provision of any land or building under this section, by order apply, with any necessary modifications, to such land or building any statutory provisions which would have been applicable thereto if the land or building had been provided under any enactment giving any local authority powers for the purpose.

On the land acquired the local authority may build and let houses for the working classes in accordance with Part III of the Act of 1890.

Part III of the Act of 1890 contains provisions for increasing the number of workmen's dwellings. This Act, being permissible, and not compulsory, did not lead to a great extension of municipal building enterprise. The chief provisions were that land could be purchased compulsorily, and either leased to companies or builders for the purpose of erecting working-class houses, or utilized by the local authority itself for the construction of dwellings. Borrowing powers were given to the local authorities for the purpose of—

- (a) the erection of lodging-houses, block dwellings, tenements or cottages;
- (b) the provision of gardens, at an annual value of less than £3, and not exceeding half an acre in extent;
- (c) the fitting up and furnishing of houses;
- (d) the improvement or reconstruction of existing lodging-houses or cottages;
- (e) the purchase or exchange of land, with a view to encouraging the building of working-class dwellings.

The rents to be charged for dwellings thus supplied were left to the discretion of the local authority. To finance the provision of workmen's dwellings, local authorities were authorized to borrow from the Public Works Loans Commissioners or elsewhere, on the security of the rates, or to issue loan stock subject to—

- (a) the consent of the Local Government Board being given to the particular scheme;
- (b) the period of repayment not exceeding sixty years.

An Act passed in 1900 still further extended the powers of local authorities, by enabling them to buy land outside their area for

housing purposes, and also to lease land acquired for housing purposes to private builders for the erection of workmen's houses.

The Act of 1903 removed certain restrictions of earlier Acts, and simplified procedure. For instance, the confirmation of certain schemes by Parliament, which previously had to be sought in every case, was no longer required where no opposition to compulsory acquisition of land was made.

A local authority, or other statutory body, which seeks to obtain compulsory powers to acquire land for a public undertaking may proceed in one of a number of ways, according to the purpose for which the land is required—

**The Law Relating
to Compulsory
Acquisition.**

**(a) Power to
Acquire Land.**

(1) By Act of Parliament.

(2) By Provisional Order of a Government Department (confirmable by Parliament).

(3) By Provisional Order confirmable by a Government Department. Examples of Acts giving power to acquire land by order of a Government Department, without subsequent sanction by Parliament, are: Housing, Town Planning, etc., Act, 1909, Small Holdings and Allotments Act, 1908, Development and Road Improvements Funds Acts, 1909.

(4) By resolution of the local authority, no further confirmation being needed.

Under (1) and (2) the Bill must go before committees of both Houses, where it is liable to be opposed, and consequently the promoters must be represented by counsel. At this stage it is always necessary to adduce evidence in support of the proposed undertaking. These factors lead to considerable expense, which, in the case of procedure (1), is increased by the payment of Parliamentary fees.

The fact that no land could be acquired compulsorily without the express sanction of Parliament entailed enormous trouble and expense to promoting bodies. The legislature has recognized this and the principle has been modified in certain cases by recent legislation. The form of procedure indicated in (3) may be, and often is both cheaper and more expeditious than the methods (1) and (2), because the cost and delay of conducting a Bill through the committee may be obviated.

In the series of Housing Acts, 1890-1909, schemes for the acquisition of land for the clearance of slum areas were first made the

subject of a Provisional Order "to be confirmed by Parliament," but under the Act of 1909 an Order of the Local Government Board takes effect without resort to Parliament. This now applies also to land for the erection of new workmen's dwellings and for a Town Planning scheme under the Act of 1909. The most important example of (4) is the Metropolitan Paving (Michael Angelo Taylor) Act of 1817. Under this Act power is given to the City Corporation and Metropolitan Borough Councils to acquire compulsorily land for altering, widening, or extending any of the streets or public places in their district. No confirmation by any other authority is required.

Compulsory powers for the purchase of land are obtained under Public and Private Acts of Parliament by one of the four processes outlined above. The method by which land shall be acquired compulsorily, when powers have been obtained, and the procedure for determining the compensation to be paid, have been laid down by Parliament.

(b) **The Lands
Clauses
Consolidation
Acts.**

The procedure almost universally employed in assessing compensation is that laid down by the Lands Clauses Consolidation Act, 1845, and the amending Acts of 1860, 1869, 1883 and 1895, which are invariably incorporated, with or without modification, in the Act conferring the compulsory powers.

The principles of the Lands Clauses Acts and the practice that has grown up under them have been admirably summarized by Mr. F. W. Hunt, F.S.I.,¹ under five heads—

(1) The lands to be taken are restricted to those actually required for the undertaking. (Land Clauses Consolidation Act, 1845 (sec. 127).)

(2) An owner is entitled to be paid the value of the property to him at the time of the inquiry. (The service of the notice to treat fixes the date at which the rights of the various persons interested in the land are to be determined for compensation, but an unexpected rise in the price (or value) after the date of the notice may be taken into account.)

(3) A percentage is added to the sum awarded as compensation for the value of the land taken, amounting to at least 10 per cent.

(4) The claimant has the right of selecting the tribunal to settle the case in the event of no agreement, including the right to a jury, which, under the Act, is the normal tribunal.

(5) An owner cannot be compelled to sell part of a house, manufactory or other building, if he is able and willing to sell the whole. (*Ibid.*, sec. 23.)

In cases where the amount to be paid as compensation is settled before an arbitrator or jury, the costs of the proceedings

¹ Paper read at Surveyors' Institution, 8th January, 1912.

are chargeable to the promoters, unless the amount awarded is equal to or less than the sum offered by them as compensation, in which event each party bears his own costs incident to the arbitration, and the costs of the arbitrators are borne by the parties in equal proportions. (*Ibid.*, sec. 34.)

POWERS OF LOCAL AUTHORITIES TO PURCHASE AND USE LAND UNDER THE ACT OF 1909

The most important of these powers are as follows—

Facilities for Acquisition of Lands and other Purposes of the Housing Acts.

SECTION 1.

Part III of the Housing of the Working Classes Act, 1890 (in this part of the Act referred to as the principal Act) shall, after the commencement of this Act, extend to and take effect in every urban and rural district, or other place for which it has not been adopted, as if it had been so adopted.

Provisions as to Acquisition of Land under Part III of the Principal Act.

SECTION 2.

(1) A local authority may be authorized to purchase land compulsorily for the purposes of Part III of the principal Act, by means of an order submitted to the Local Government Board and confirmed by the Board in accordance with the first Schedule to this Act.

(2) The procedure under this section for the compulsory purchase of land shall be substituted for the procedure for the same purpose under section 176 of the Public Health Act, 1875, as applied by sub-section (1) of section 57 of the principal Act.

(3) A local authority may, with the consent of and subject to any conditions imposed by the Local Government Board, acquire land by agreement for the purposes of Part III of the principal Act, notwithstanding that the land is not immediately required for those purposes.

A Council may obtain land by agreement even if it is not immediately required for housing purposes; and is empowered to accept gifts of land, money, or other property for the purpose of housing without enrolling any assurances under the Mortmain and Charitable Uses Act, 1888. (Sec. 8.) A Council may not only build houses, but may widen or close existing roads, lay out public streets, or contribute towards the cost of streets provided they are dedicated to the public. (Sec. 6.) A Council may build the houses needed and manage them either in tenements or in separate cottages; or may lease land to any person who will undertake to build the class of

property required. For such leasing, the consent of the County Council is required in rural districts and of the Local Government Board in urban districts.

Greater scope is given regarding expenditure of capital money on housing improvements in the case of settled lands (sec. 7); and further provision is made for enforcing trusts for providing working class dwellings. (Sec. 9.)

Purchase money or compensation payable in pursuance of the Housing Acts by one local authority to another, instead of being paid into court, may now be applied as the Local Government Board may determine. Section 3 of the Housing and Town Planning etc., Act, 1909, provides that—

“Where a loan is made by the Public Works Loan Commissioners to a local authority for any purposes of the Housing Acts—

Loans by Public Works Loan Commissioners to local authorities. (a) The loan shall be made at the minimum rate allowed for the time being for loans out of the Local Loans Fund; and (b) If the Local Government Board make a recommendation to that effect, the period for which the loan is made by the Public Works Loan Commissioners may exceed the period allowed under the principal Act or under

any other Act limiting the period for which the loan may be made, but the period shall not exceed the period recommended by the Local Government Board, nor in any case eighty years; and

(c) As between loans for different periods, the longer duration of the loan shall not be taken as a reason for fixing a higher rate of interest.

The Act of 1909 greatly stimulated the supply of working class dwellings by local authorities, and the following table shows that the number of cottages provided by them since 1910 exceeds that of cottages built by them in the previous ten years.

Area.	1890-1899.		1900-1909.		1910-1913.	
	Houses.	Tene-ments.	Houses.	Tene-ments.	Houses.	Tene-ments.
England (ex-cluding Mon-mouthshire)	3 lodging-houses 803 houses	772	3 lodging-houses 2,760 houses	1,867	3,711	156
Wales (including Monmouthshire)	19 houses	—	834 houses	88	1,156	41
Total	3 lodging-houses 822 houses	772	3 lodging-houses 3,594 houses	1,955	4,867	197

The following table shows, for sixty towns and urban districts, the number of rooms in cottages provided by the local authorities, and the rents at which they were let.

RENTS OF MUNICIPAL COTTAGES IN SIXTY TOWNS AND URBAN DISTRICTS, 1909-13.

(Inclusive of Rates.)

Total	Percent- age of Total.	No. of rooms.	Under 4s.	4s. to 5s.	5s. to 6s.	6s. to 7s.	7s. to 8s.	8s. to 9s.
56	2.2	2	23	25	—	—	8	—
484	19.5	3	4	86	322	—	72	—
1,384	55.7	4	8	82	558	548	78	110
569	22.6	5	—	27	193	278	68	3
1	—	6	—	1	—	—	—	—
2,494	100.0		35	221	1,073	826	226	113
Percentage of Total			1.4	8.8	43.0	33.3	9.0	4.5

Then follow several sections in the Act of 1909, the effect of which is to simplify procedure and reduce expenses by centralizing authority in the Local Government Board rather than in civil courts. No appeal is to be permitted from the Board.

Miscellaneous Powers.

The owner of any house on which an annuity is charged may redeem at any time. (Sec. 19.)

Priority of charges is to include charges under the Public Health Acts or any local Act authorizing a charge for recovery of expenses incurred by a local authority. (Sec. 20.)

Action to be taken against any person or local authority owing to excessive sickness as provided by the National Insurance Acts, 1911 to 1918.

The Act also empowers the Local Government Board to decide whether any deficits upon the returns from working-class dwellings owned by local authorities shall be met out of the rates or out of loans.

Part III deals with matters concerning medical officers of health, housing committees, etc. Formerly it was optional for the County Council to appoint a medical officer of health for the county, and

Urban and Rural District Councils might make arrangements with the County Councils to secure the co-operation of such a medical officer if appointed. It is now obligatory on every County Council as well as on every Urban and District Council, to appoint its own medical officer. Such a medical officer is not to engage in private practice nor to hold any other public appointment except with the consent of the Local Government Board. The *county* medical officer is not removable except with such consent, and his appointment is otherwise to be for life.

It is now obligatory upon the County Council to appoint a Public Health and Housing Committee, and "it may promote the formation and extension of and may assist societies on a co-operative basis, having for their object the erection or improvement of dwellings for the working classes." (Sec. 72.)

Part IV has a few clauses dealing with commons, open spaces and allotments, and these should be read, as should much of Part II, in conjunction with kindred clauses in the Development and Road Improvement Funds Act, 1909. The latter Act has been drawn up so as to accord with such clauses of the Housing and Town Planning Act as deal with the acquisition of land and laying out of roads.

SECTION III

THE GROWTH AND DEVELOPMENT OF HOUSING SCHEMES IN THE PAST

CHAPTER X

PRIVATE ENTERPRISE AND INDUSTRIAL SOCIETIES

In the past the erection of working-class houses has been undertaken by—

- | | |
|--|--|
| The Supply of
Working-class
Houses in the
Past. | (1) Private enterprise; |
| | (2) Building societies; |
| | (3) Friendly Societies; |
| | (4) Trade unions; |
| | (5) Co-operative industrial societies; |
| | (6) Philanthropic societies; |
| | (7) Employers of labour; |
| | (8) Societies of public utility; |
| | (9) Local authorities. |

Private enterprise has usually taken the form of advances made by solicitors who have advanced trust funds which they have held on behalf of clients. Banks have also made advances to customers but not to the same extent, nor to the amounts generally believed. It is contrary to the principles of banking to invest funds in securities other than those which have fixed dates for repayment a short period ahead. Landowners, land-developers and builders have also undertaken this work either independently or in co-operation.

In this way, for example, estates have been purchased on the outskirts of the county of London where land has a low value, and cheap and rapid travelling facilities exist, and there cottages have been erected. An essential feature of these operations is that they

must be self-supporting, the cost of land being taken into account at purchase price, and the scheme must show financial equilibrium after bearing all charges. Thus, at Tooting, out of an average rent per room of 2s. 5d. the capitalized value of only 11½d. is available for building and plans, the remainder going in rates, taxes, repairs, water supply, insurance, management and sinking fund. The conditions in London are more or less characteristic of other large towns, the population tending to become stationary or even to diminish in the central areas and to increase rapidly in the suburban districts, to which cheap and easy access is possible. A workman in Bethnal Green would save 1s. 5d. per week in living 1½ miles outside the county boundary at Tottenham, but it would cost a workman at Westminster 9d. per week more to live at Croydon. The attraction of air space and pleasant surroundings can, therefore, be secured at practically no extra cost for rent, or even, in the majority of cases, with some reduction of expense. It must be borne in mind that the saving would take place only when one railway or tram fare is necessary to reach home from work. There can be no question as to the hygienic superiority and greater attractiveness of housing the worker in a cottage with pleasant surroundings rather than in tenements in the central districts.

The concentration of small savings upon housing enterprise was chiefly made possible by the extraordinary development of the building society, a movement which has contributed largely to the education of the working classes in habits of thrift and self-help.

(2) Building Societies.

In 1809 the Greenwich Union Building Association was established by deed. This appears to have been the first building society of which we have definite knowledge.

In 1836, an Act was passed for the enrolment and protection of benefit building societies. This Act was repealed in 1874, and the registration of building societies transferred to the Registrar of Friendly Societies.

The Building Societies Act of 1874, divided building societies into two classes; the first, *terminating*, being one by which its rules are to terminate at a fixed date or when the result specified in the rules is attained, and the second, the *permanent* society, which has no such fixed date or specified result.

The Building Societies Act, 1894, made illegal all societies formed

between 1856 and 1874 unless they became registered under the 1874 Act, and in many ways strengthened the legislation.

The membership of building societies, the advance made upon mortgage securities, and the total outstanding on mortgages for seventeen years, 1901-17, in the United Kingdom are shown in the following figures—

Year.	Membership.	Amount advanced on Mortgage. Securities.	Balance due on Mortgage Securities.
		£	£
1901	591,283	9,119,675	47,866,207
1902	595,451	9,059,822	49,244,581
1903	601,204	9,959,555	51,396,980
1904	609,785	9,589,864	53,196,112
1905	612,424	9,193,221	54,368,546
1906	616,729	9,318,979	55,639,068
1907	623,047	9,793,706	57,334,879
1908	622,614	9,041,613	58,379,215
1909	629,549	9,134,461	59,318,681
1910	629,621	9,390,700	60,583,426
1911	605,209	9,004,093	60,603,654
1912	608,737	8,438,256	60,891,410
1913	617,403	9,244,570	61,639,132
1914	628,885	8,874,618	61,980,326
1915	633,877	6,623,184	60,770,818
1916	628,285	5,002,285	57,942,378
1917	620,049	4,555,984	55,249,802

It will be seen from the above table that there was a very considerable reduction in advances during 1917, amounting to nearly two and three-quarter millions sterling, or over 25 per cent. of the 1914 figure, and 28·4 per cent. of the 1913 figure. Comparing the 1915 and 1913 figures for the various countries, it is found that in England the 1915 advances were 28·5 per cent. below those for 1913, the percentages for Wales, Scotland, and Ireland being respectively 30·0, 21·4, and 18·8.

The aggregate advances in 1917 were the lowest since 1901, the earliest year for which the figures for advances are available.

The following is a summary representing the aggregate balance sheet of building societies in the United Kingdom for each of the years 1913, 1914, and 1915.

LIABILITIES.						ASSETS	
Country.	Year	No. of Returns.	Holders of Shares.	Depositors and other Creditors.	Net Balance of Profit and Reserve.	Balance due upon Mortgage Securities.	Other Assets.
England	{ 1913	1,360	£ 43,179,028	£ 15,090,563	£ 3,586,882	£ 57,519,701	£ 4,336,772
	{ 1914	1,314	44,071,324	15,011,893	3,655,103	57,855,569	4,882,751
	{ 1915	1,274	44,088,402	14,507,384	3,813,765	56,810,973	5,598,578
Wales	{ 1913	82	985,794	482,775	68,909	1,425,110	112,368
	{ 1914	77	983,790	472,222	59,969	1,389,908	126,073
	{ 1915	74	923,140	456,171	61,455	1,323,145	117,621
Scotland	{ 1913	110	1,396,133	400,935	124,879	1,788,653	133,294
	{ 1914	110	1,434,240	383,507	119,082	1,804,465	132,364
	{ 1915	106	1,405,897	364,195	119,939	1,755,362	134,669
Ireland	{ 1913	59	671,687	218,209	102,039	905,668	86,267
	{ 1914	60	675,626	226,027	106,616	930,384	77,885
	{ 1915	61	650,207	203,845	105,950	880,559	79,443
United Kingdom	{ 1913	1,611	46,232,642	16,192,482	3,882,709	61,639,132	4,668,701
	{ 1914	1,561	47,164,980	16,093,649	3,940,770	61,980,326	5,219,073
	{ 1915	1,515	47,067,646	15,531,595	4,101,109	60,770,039	5,930,311

Societies registered under the Friendly Societies Acts have, according to the latest official figures, total funds amounting, at the end of 1915, to £32,181,660.

(3) Friendly Societies.

Some portions of these funds have, from time to time, been invested by the various societies in providing houses for their members, the majority of whom belong to the working class.

As a rule, the society does not make advances for building purposes, but merely advances the sums, generally not exceeding 80 per cent. of the valuation by the society, necessary to enable the member to purchase his house.

In other cases, advances are also made to members who may be purchasing additional houses, and there are also instances where the society has actually developed estates upon garden suburb lines, the houses being restricted, as far as possible, to members of the society.

Trade unions, which made such remarkable development during the late war, have always had large funds at their disposal.

(4) Trade Unions.

According to the last available returns, the total funds of the registered trade unions at 31st December, 1915, amounted to £8,595,867.

The principle adopted by friendly societies in making advances to members has been, in the main, followed by the principal trade unions in the country.

The co-operative movement may be said to consist of two distinct movements, the industrial and the agricultural, each with its own organization. It is the industrial which

(5) **Co-operative
Industrial
Societies.**

attracts most attention, as having the greater number of adherents, and the larger trade and capital, and touching the lives of a greater number of people. According to the report of the Chief Registrar of Friendly Societies for 1915, the capital (shares, loans and deposits) of these societies amounted on the 31st December, 1915, to no less than £75,242,354.

Housing enterprise undertaken by co-operative industrial societies is of comparatively recent growth, although Robert Owen gave community dwellings an important place in his various schemes of co-operative life. In 1844 the Rochdale Pioneers laid down as a prominent ideal in their famous programme "the building, purchasing or erecting a number of houses in which those members desiring to assist each other in improving their domestic and social condition, may reside."

In 1895, the total amount of co-operative capital invested in house property in Great Britain was less than £2,000,000; in 1912 it nearly reached £9,000,000 (£8,771,344, of which £580,000 was in Scotland).

Of the above sum, about one-fourth is invested in houses built and owned by the societies, and let to members; about one-fourth in houses built by the societies and being gradually acquired by members; and about one-half in advances made by societies to members, who find part of the purchase money.

The sum of £8,771,344 does not cover the total amount which has been advanced by co-operative societies for the purpose of providing houses, but much has already been repaid. The total sum spent or advanced in 1912 was £394,468. The interest charged varies from 3½ per cent. to 5 per cent., and is usually about 4 per cent.

The quality of dwellings provided by such enterprise in the past has often been little superior to that of dwellings built by speculative enterprise; but in so far as they are willing to retain the ownership of houses built with their capital, and are content with a low return upon the capital invested, co-operative societies undoubtedly have before them a considerable field of socially useful activity.

While the functions of friendly societies, trade unions and co-operative societies have not been directly concerned in the provision of houses, nevertheless, as has been seen, these organizations have played an important part in encouraging members to purchase houses for their own occupation.

The action by philanthropic societies has principally been confined to the building of blocks of tenements houses in great towns. Action in cottage building has, however, been taken by some of the societies in the suburbs of London and other centres of population. In 1841, the Metropolitan Association for Improving the Dwellings of the Industrial Classes was founded.

(6) Philanthropic Societies.

In 1862 Mr. George Peabody gave a donation of £150,000 (later increased to £500,000), to provide dwellings and lodging-houses for the poor in London. The first residential block of houses erected under the scheme administered under the Royal Charter of Incorporation by "The Governors of the Peabody Donation Fund," was opened in 1864 in Commercial Street, Spitalfields, E. In 1889 the Guinness Trust was begun by Sir E. C. Guinness (Lord Iveagh) presenting £250,000 to trustees for the erection of dwellings for the labouring poor (£200,000 for London and £50,000 for Dublin). Other companies and trusts have since been established, including the Rowton Trust.

Lord Rowton, who in earlier years had been Lord Beaconsfield's private secretary and henchman, set himself to discover whether common lodging-houses, run not for extortionate

Rowton Trust. profit, but for a reasonable return, could not be contrived to provide men with a comfortable shelter.

He erected, in 1899, four common lodging-houses in different parts of London. The first Rowton House had been erected in Vauxhall in 1892. Cubicles with beds were let at a charge no higher than that of the ordinary common lodging-house, and two large rooms were provided in which the men could cook and eat their meals. His experiment proved that a man could live wholesomely in one of these houses for as little as 8s. 2d. a week. They are now conducted by Rowton Houses Limited.

The Sutton Model Dwelling Trust came into being about 1896, when Mr. William Richard Sutton, the founder of the famous firm

of London carriers, died and left a great part of his vast fortune to be applied to the solution of the housing

**The Sutton
Model Dwellings
Trust.**

problem in London and other populous centres in England. The amount available for this benevolent and public-spirited work is estimated at something approaching £2,500,000. Out of this income fund great work has already been done in London. In Bethnal Green 160 tenements have been erected at a total cost of about £50,000; in Old Street and City Road 284 tenements have been built at a total cost of £165,000; and in Chelsea 674 tenements for about £260,000, the cost of the site being included in each of the figures named. In addition to this, the trustees have purchased another site of $2\frac{3}{4}$ acres at Rotherhithe (South London) for £12,650 and a site of $21\frac{1}{2}$ acres in Birmingham for £8,100; and have been given leave to negotiate for a third site in Newcastle-on-Tyne. Plans for the laying-out of the Birmingham site have been prepared.

In the laying-out of these various sites, and in the administration of the property erected, the trustees have proceeded on the principle of producing an annual return of $2\frac{1}{2}$ per cent., so as to create a continuing trust in accordance with the intention of the testator. In May, 1911, an order was made in the Chancery Court, giving sanction to the taking of steps to secure further suitable sites for model dwellings in London, and nine other populous towns in England; another order was made approving the formation of an advisory committee, recruited from the principal municipalities concerned in the scheme of the trust, to assist the trustees in their work. Liverpool's nominee on this advisory committee is General Kyffin-Taylor. Whatever scheme may be framed as the outcome of the trustees' visit to Liverpool will be subject, in due course, to the sanction of the Chancery Court.

Many semi-private building companies have gone in for meeting this want of accommodation. These companies limit the rate of interest to their shareholders, and have erected a large number of working men's dwellings in or near London, and in other parts of the country. During the last ten years or more there has been a considerable falling off in the activity of certain of these companies in consequence of the increased cost of labour, building materials, and land. The various working-class building societies have also undoubtedly helped to supply the demand for accommodation.

CHAPTER XI

EMPLOYERS OF LABOUR

SOME houses have been built by employers for their men, but the supply from this source has been for many years now steadily decreasing. The "tied cottage" has been found to create an altogether dependent position for the worker-tenant and has consequently been less and less useful. The exception to this rule is where the employer removes his factory from the town to the country, and, consequently, has to migrate his workpeople and supply them with cottages. In our rural districts this failure has been intensified owing to the increased difficulty experienced by the landowner in erecting cottages at a price which will bring in any return at the highest rent that can be charged.

The most valuable examples of cottage building by employers of labour are those at Bournville, New Earswick, Port Sunlight, Hull, Woodlands, etc.

The modern movement may be said to have taken its rise in the establishment of the model villages of Bournville by Mr. George Cadbury, and of Port Sunlight by Lord Leverhulme. Bournville was founded as an experiment in housing, not to provide accommodation for the work-people at Mr. Cadbury's factory. It has been open to all from its inception. Port Sunlight gave expression to the desire of wise employers of labour to raise the status of their employees. The efforts of these pioneers to secure better housing conditions became a national service, and an increasing number of men and women, anxious to learn the art of proper planning and good building, visited these two villages year by year.

Both villages possess the great merit of giving ample space about the houses, in the form of either gardens or open spaces, and both are examples of the wise limitation of the number of houses per acre.

In Bournville preference has been given to the provision of large private gardens, whereas at Port Sunlight the founder has preferred to provide amenities in the form of open spaces, either adjacent to the houses, or in the form of playing fields and allotments.

The new houses in the course of erection on the New Chester Road are, however, being provided with gardens attached instead of detached allotments, so that both systems will be in operation at Port Sunlight in the future.

The financial organization of the two schemes differs greatly. In Port Sunlight the rents charged do not include any provision for the payment of interest on the capital invested, which is written off annually, but are fixed on the basis of providing for sinking fund and all other charges, including rates and repairs. The tenancy of the houses is limited to the employees of Messrs. Lever Brothers, Limited, and represents in effect the desire on the part of the employers to give their workmen some share in the prosperity of the firm. In more recent years the founder of the firm has developed an exceedingly interesting form of "prosperity sharing," by which the employees are given shares in the great business which has been built up and which has now ramifications throughout the world.

The most important of the model villages is Bournville, near Birmingham, where Mr. George Cadbury has made a free gift of the whole site to the community, and there is in **Bournville.** full working order a little township identical in aims and ideals with that of the Letchworth pioneers. A public trust has the entire charge and management of the village; all the housing conditions are dictated by this trust and are of the most perfect kind.

The main conditions of the trust deed with regard to the letting of land are as follows—

(a) Houses to be either semi-detached or in blocks of four. Dwellings to occupy only about one-quarter of sites. Although gardens of 600 square yards were given with most of the houses built in the earlier years of the Village, there is no rule that this area shall be universal, and as a matter of fact, recent developments have been carried out on a basis of ten houses to the acre.

(b) Factories not to occupy more than one-fifteenth of whole estate.

(c) Land—

(1) Leases of land, although granted at the beginning of the scheme for 999 years, are not now given for more than 99 years. There is, however, an arrangement by which the lease may be

renewed for a further similar period, on the expiration of the first term, at a revised ground rent.

(2) Cottages built on the land let on the above terms are the property of the lessees during the continuance of the lease.

There are, however, a great many cottages built on unleased land and owned by the Trust. These are let on the usual weekly tenancy.

(3) The rate of ground rent is fixed on the usual commercial basis.

(4) Restrictive covenants in the leases.

(5) Money on mortgages at $2\frac{1}{2}$ per cent. to 3 per cent. was arranged by Mr. Cadbury when the village was first projected, but this has not been continued by the Trust.

The rents are, at the same time, by no means "philanthropic," for the very essence of the idea is that Bournville should be an experiment such as any municipalities wishing to house the working classes at a paying rent might imitate. This principle was expressly stated by the founder himself on the completion of his generous gift. "The public announcement," he said, "of the experiment would not have been made just now (1901) had it not been for the fact that the London County Council and other important municipal bodies are preparing great housing schemes, and that I feel so strongly that it would be a lamentable mistake to herd working people together in localities other than those they now occupy, thereby creating more slums."

Bournville has certainly demonstrated that the housing of the working classes in thoroughly good, sanitary, and even beautiful cottages (with gardens attached) is quite possible, and that a fair return of 4 per cent. can be made on the capital to cover ground rent, rates and taxes, repairs and total management. How wonderfully well this experiment has worked out only a visit to the charming village itself can fully show. But in proof of its success may be mentioned the following facts: (1) The cottages even before the war were never vacant, but there was keen competition for renting them at 5s. and upwards per week; (2) the general pride taken in the appearance of the interior of the houses, and especially of the gardens, is everywhere apparent; (3) there is practically no loss owing to arrears of rent; (4) more than half the inhabitants of the

village are not engaged, as might be expected, in the famous cocoa works at Bournville (residence in the village is quite optional for employees), but work in Birmingham and the surrounding districts and have come to Bournville, attracted by the housing conditions; and, (5) last, but not least, the health of this community of men and women is extraordinarily good.

The vital statistics for the last five years are as follows—

Average for Bournville Death Rate	5.7 per 1,000
„ „ Birmingham „	14.0 „ „
„ „ Bournville Infantile Mortality	41.4 „ „
„ „ Birmingham „ „	114.8 „ „

Quite early in the development of Bournville, Mr. George Cadbury decided to take three steps of great importance—

(1) To take as tenants not only workmen employed at the Bournville factory, but also workmen employed at other factories in the district and in Birmingham;

(2) So to fix all rents as to provide a clear 4 per cent. return on the capital; and

(3) To place the control of the estate in the hands of a board of trustees with instructions to use all future revenues for the development of the estate or other estates.

It may truly be stated that the value of these villages as object lessons has been a hundred-fold that of the value of the service rendered to the individual families resident in the houses on the estates, for the establishment of these villages placed beyond question the value of careful planning and ample provision of open spaces.

The founder of the Hull Garden Suburb followed the example of Mr. George Cadbury—a fellow member of the Society of Friends. This experiment was started in 1909 by Sir James Reckitt in the suburbs of Hull.

Hull Garden Suburb.

The village of Port Sunlight, including the area reserved for extension, extends over 260 acres. It adjoins a works area of 287 acres, and has over 5,000 inhabitants in 1,100 houses. The first sod was cut by Mrs. Lever on 3rd March, 1888.

Port Sunlight.

The village was commenced by the purchase of 56 acres at

£200 per acre for the Sunlight Soap Works, 32 being allotted for housing on town planning principles, but it has since materially raised the price of surrounding land, the latest addition to which, an adjoining slum, cost £1,000 per acre. Its five or six miles of roads vary from 40 to 70 ft. in width, and all are tree-planted, the carriage-way being 24 ft. wide, the pavements 8 ft. to 12 ft., beyond which lie tufted gardens, 18 ft. to 30 ft. wide—making 70 ft. to 80 ft. across from house to house. The rule is to make foot-paths one-third the width of the adjoining carriage-way. In the centre of the estate a dip in land, which was formerly marsh, is laid out as a park of 25 acres. This and the front gardens are tended by the Company's gardeners, the latter gardens at an average cost of now 4½d. per week; but for the exercise of personal taste and skill there are ample allotments—let at 5s. per annum for 10 perches, with water laid on—behind the various groups of houses, most of which face open spaces. At the last census the birth rate was 26·8. The crude death rate was 8·19 per thousand, and the standard death rate 9·7 per thousand as against 14·3, the Registrar-General's rate for the whole country.

The public institutions of the village include a church, staff training college and schools, Hulme Hall, Gladstone Hall, Lady Lever's Memorial Art Gallery, in course of completion, co-partners' club, a gymnasium, an elegant open-air bath; bandstand, collegium, girls' club, tennis, and bowling grounds; a beautiful drinking-fountain; cottage hospital, co-operative stores entirely run by residents, and a most attractive inn. At first the last-named was unlicensed, but as the result of a vote of 80 per cent. of the inhabitants in favour of a licence, this has been obtained. The Bebington show grounds have recently been acquired as a recreation ground for the employees of Port Sunlight and their families.

The Port Sunlight houses are of chaste, antique design, the better ones half-timbered, two to seven of them in a block, and no two blocks alike. They are mainly of two types—the kitchen cottage and the parlour house. They vary in accommodation to suit all families, and, to prevent the low rents being abused, the number of inhabitants allowed to each is strictly limited, so that over-crowding is avoided.

The accommodation in the cottage type provides for three bedrooms upstairs. The parlour cottages differ from the others in

having an additional bedroom on the first floor and a parlour on the ground floor. All are fitted with pantries, bath, and modern sanitary conveniences, and an admirable feature of the designs is that the unsightly "back addition" is entirely dispensed with. Coal storage, etc., is provided for in commodious back yards. After much experience a scale of dimensions for the rooms has been hit upon, any increase or decrease of which is viewed by the occupants with disfavour as either too large or too small for their furniture. These are, for the all-important living-rooms, about 14 ft. each way, or 14 ft. by 16 ft.

Originally the standard types of cottage cost £200 and £350 respectively to build; in 1902, owing partly to increased cost of material, and partly to diminished work for the same money, this cost had risen to £330 and £550. Taking the average value of the land at £240 an acre, the maximum number of houses being ten per acre, the cost of house and land together was then taken as £354. This, with a charge of 4 per cent. interest, and 1 per cent. depreciation, in addition to rates, taxes, repairs and maintenances, would necessitate a weekly rental of 10s. 6d. to make it pay, or, taking the rate of interest at 3 per cent. and depreciation at $\frac{1}{2}$ per cent. the rental would be 8s. 3d. It was not, therefore, then, and much less is it now, commercially possible to erect a village such as Port Sunlight for the class inhabiting it, save in pursuance of such a prosperity-sharing scheme as that which has rendered it possible here to eliminate capital cost from the basis of rental, though, if open to ordinary tenants, it could easily be made profitable.

The capital outlay, according to the Village accounts for 1917, had reached a total of £677,940, and the interest at 5 per cent. on the outlay up to December, 1916, was written off on the books of Lever Brothers, Limited, at £32,812 whereas the rents charged for cottages, inn, shops, and allotment gardens amounted to only £13,722. The net rents range from 3s. 9d. to 4s. 3d. a week for kitchen cottages, and from 5s. 6d. to 8s. 6d. weekly for parlour houses. Rates and taxes bring up these rents by from 1s. 6d. to 1s. 9d. to 2s. per week.

A similar experiment, modelled to some extent on that of Mr.

Earswick.

Cadbury, has been made by Mr. Joseph Rowntree, the Chairman of Rowntree & Co., Ltd. The Village Trust, established in 1904, to which he has transferred

120 acres of land at Earswick, West Huntingdon, two miles from York, has already constructed forty to fifty houses which would serve as a model to any municipality building working-class cottages. In the deed of foundation, as at Bournville, one-tenth of the land, exclusive of roads, is to be laid out and used as parks, recreation grounds and open spaces. The houses are not to occupy more than one-fourth of the sites upon which they are built, and most of the houses already constructed have gardens of not less than 350 square yards. There are strips of grass of about 5 ft. wide between the roadway and the footpath on each side, and on these strips trees have been planted. The houses were let at about 4s. 6d. per week, the tenants paying the rates, which amount to 8d. per week. It is hoped that the experiment will be a useful contribution to the housing problem, and, since the net rental of the houses amounts to about $3\frac{1}{2}$ per cent. on the capital expended, there seems good reason for supposing that any local authority, without inflicting a burden upon the rates, might advantageously follow the example set at Earswick.

The plan of the estate and the design of many of the houses is the work of Mr. Raymond Unwin.

Another interesting village has been established by the late Sir Arthur Markham and his colleagues of the Brodsworth Main
Woodlands Colliery Village. Colliery Company, by the building of the Woodlands Colliery Village near to Doncaster, in accordance with the plan of Mr. Soutar and the designs of Mr. Percy Houfton.

On this estate have been built 1,000 model cottages, with an average of about five to the acre. These houses, which have each been given a 25 ft. frontage in order to obtain the maximum of light, air and sunshine, contain a large living-room (18 ft. by 13 ft.), scullery, and three bedrooms (or parlour, kitchen, scullery, three bedrooms), and bathroom fitted with hot and cold water. Each house has its own w.c., and each house has cross-ventilation from the front door to a window opening on the staircase. Cupboards, dressers and wardrobes are fitted into the rooms, and a steamflue copper is placed in the scullery. The rents vary from 5s. to 5s. 9d. per week, with rates additional. The main road is 120 ft. wide, with wide grass margins and a double avenue of trees; radiating from this are other roads 50 ft. wide, but as each

house is set back from the road 25 ft. to 30 ft. there is at least 100 ft. space between, which, with large open spaces at the rear will secure a healthy environment for all.

The large public baths, consisting of a central swimming bath—round which are grouped a number of shower baths—which the late Sir Arthur Markham presented to the village, are one of the most pleasing features of the scheme. Here each miner is provided with a separate wardrobe and locker where he can leave his clean clothes when going to his work, resuming them before going home after a thorough cleansing with shower and plunge. His working clothes will be well aired and dried in a steam-heated corridor before again required. Those who understand how near cleanliness is to godliness will appreciate the moral effect of this provision on a mining population. On one portion of the estate stands a mansion which is converted into a workmen's club. This is surrounded by gardens, lawn, a park of twelve acres with fine large forest trees and a fishing lake of four acres and a half—all of which are to be preserved, with an additional ten acres of meadow, for the enjoyment and recreation of the inhabitants.

The new model village which the Birmingham Corporation has established in the Elan valley in connection with its Welsh water supply was formally opened in March, 1909. The total outlay was about £20,000. When the constructive work in the valley was in progress provision had to be made for the housing of a large number of workmen, and a village of wooden huts developed on the banks of the river, two miles above Rhayader. These have now been removed, and in order to accommodate the necessary permanent staff a small village, on model lines, has been erected. In all there are, in addition to the offices, about twelve houses, a school, and a single shop. The school has been built to accommodate 120 children, and will also serve as an assembly hall. In the middle of the village is an open space with a fountain. Generally speaking, the houses are of the cottage type, and stand in pairs, at intervals extending over half a mile, connected by a properly made road. Each cottage has four bedrooms, and on the ground floor a bathroom. The houses for the superintendent and the schoolmaster are of a large type.

**Birmingham
Water
Committee's
Welsh Model
Village.**

CHAPTER XII

SOCIETIES OF PUBLIC UTILITY

PRIVATE speculative enterprise suffers from a disadvantage which public enterprise does not share, namely, its inability to obtain

the necessary capital at a low rate of interest.

**(8) Societies of
Public Utility.**

Public enterprise, on the other hand, suffers from disadvantages which we shall presently consider, and which, to some extent, counterbalance its superior financial position. The question therefore arises whether the flexibility, astuteness, and energy of private enterprise cannot be combined with such guarantees for the safety of invested capital as a corporate body can offer.

The answer is that they may be combined in one form or other of voluntary co-operative enterprise. A body of private citizens may not have the daring and resourcefulness of an individual speculator, and its corporate financial guarantee may not be worth as much as that of a municipal authority which can offer the rates as security; but it retains enough of the individual speculator's business talents, and of the public authority's financial soundness to constitute a most happily-blended instrument for meeting so great a national need as the housing of the workers. Moreover, although voluntary in origin and constitution, it is more easily subjected to State control, as a *quid pro quo* for State help, than is a private individual; and, while no practicable scheme has as yet been devised for the participation in State credit of private builders with the possible exception of advances to individual landowners for permanent improvements to estates, so as to enable them to provide houses more cheaply, there are several possible methods by which a voluntary organization, submitting to a certain amount of public regulation, may be thus assisted.

The growth of societies of public utility was slow until the passing of the Housing and Town Planning, etc., Act of 1909, which included a clause enabling the Public Works Loan Commissioners to lend up to two-thirds of the money, needed to develop working-class estates, to societies registered under the Industrial and Provident Societies Acts.

Clause 4 reads as follows.

(1) Where a loan is made by the Public Works Loan Commissioners under section 67, sub-section (2) (d), of the principal Act, to a public utility society, the words "two-thirds" shall be substituted for the words "one moiety."

(2) For the purposes of this section a public utility society means a society registered under the Industrial and Provident Societies Act, 1893, or any amendment thereof, the rules whereof prohibit the payment of any interest or dividend at a rate exceeding 5 per cent. per annum.

The garden city movement seeks to make us ashamed of our ugly, unhealthy cities, and to advance principles by which their worst evils may be altogether abolished, or at

Garden Cities. least reduced to a minimum, in the planning of new cities. Our rural districts are perhaps the most beautiful in Europe, the gentle, undulating character of English landscape lending them a peculiar charm; but our cities and many of our larger towns are hopelessly unlovely, and hardly bear comparison with the towns of Germany, where every third-rate, or even fourth-rate city has well-laid out gardens, open spaces, broad streets and fine municipal buildings.

The main principles of the garden city movement may be classified as follows—

(1) Constructive: by the erection of new houses in undeveloped areas.

(2) Provision for both industry and residence.

(3) To procure the unearned increment for the community.

Since most of our cities are growing in a haphazard way and becoming increasingly ugly, it is claimed that the only effective remedy is to start afresh—to build cities that shall not be allowed to expand except along stated lines, and these lines in the direction of the maximum of beauty obtainable. As the official handbook of *The First Garden City Co., Ltd.*, puts it: "The essence of the idea lies in the principle of beginning at the beginning. Instead of allowing houses to be run up here and there, one block or one street quite irrespective of the position of another, drainage and water systems being introduced piecemeal, as best they can . . . the whole city which is to be, should be planned out from the outset with an eye to the convenience of the community as a whole."

The advocates of this principle point out how many of the blunders and disfigurements of our towns could have been avoided by a little forethought and previous arrangement. They give

instances of such lack of planning or restriction, *e.g.*, the hopeless suburban, working-class areas which are being created around London in West Ham, Walthamstow and Willesden. They show that it would have been quite easy a few years back to have made such areas more habitable, or even beautiful, but for that lack of initiative and imagination which is so marked a characteristic of the English people. Accordingly they desire to establish an example of how a city should be planned and its development controlled. Hence the advisability of a new start, an entirely fresh experiment which will allow all legitimate conclusions to be drawn from it.

The second principle of the Garden City is perhaps still more important, because it touches so closely our social life. For good or ill we are a manufacturing people, and any new scheme for the better housing of the community must recognize at the outset this essential condition. The advocates of the Garden City profess that their scheme entirely allows for this economic fact. The chief end of the Garden City is to be a town where all the ordinary industries of commercial life may be carried on, but where the usual modern disadvantages of such industries are to be absent. "It must be clearly understood that the main object of the Garden City movement is to make it possible for industries to be carried on under conditions favourable to the health of the people employed in them."¹ It is contended that these conditions, advantageous as they will be to employees, will also be advantageous to manufacturers. "The healthier the workman, the more and the better work he can do, while a decent home in pleasant surroundings is, to the sort of man a manufacturer wants, an additional attraction to regular work and good wages." Thus, to answer the demand of the employer, there will be a good supply of well-housed, healthy and contented workers. If all our large industrial centres had such a labouring class to draw from, what would the commercial gain be, not only to employers, but to the community at large?

The third principle underlying the Garden City enterprise is also of the utmost importance to the country generally. The promoters of this movement seek to use to the full the great advantages which arise from the municipalization of the land. All the immense value, which belongs to urban land when it becomes the scene of

¹ *The Garden City Movement*, p. 27.

industrial activity, will, in garden cities, accrue to the community which creates this value. It is upon the "unearned increment" that the financial foundation of the Garden City really rests. This important portion of the wealth of the country has, for some time past, been closely observed by social reformers. In the Garden City of the future, what has been gained by the activities of the community is to be for the use of the community. All improvement in the value of the sites in the Garden City will go towards lowering the rates or furthering the residential advantages of the "city" in general. In some other countries of Europe, notably Germany, the advantage of the city holding its own land for its own profit has long been recognized. We in England have been very slow in learning from these examples. It seems as though a new, and perhaps an unanswerable argument for municipalizing the land on a large scale were to be presented in the first Garden City.

In 1899 the Garden City Association was formed to bring before the public the principles advocated by Mr. Ebenezer Howard and supported by the late Mr. Justice Neville and others. This, by 1902, had been so successful in

**The First
Garden City
Company.**

its propaganda, and had attracted to itself such considerable support, that the Garden City Pioneer

Co., Ltd., was formed, with about £20,000 for capital. This Company a year later took the first practical steps towards realizing the desired end. Under the title of The First Garden City Co., Ltd., it purchased a site, and started all the necessary machinery for developing what is now a large and growing enterprise. The estate was excellently chosen. It lies some thirty miles from London and twenty miles from Cambridge, not far distant from the town of Hitchin, in Hertfordshire. The Great Northern Railway Company has opened a station at Letchworth called "Garden City." Nearly 4,000 acres of land have been purchased on high ground, and it has all been carefully surveyed and planned out according to the principles which the Garden City Association has advocated. This large estate was bought at the low rate of £40 per acre, so that the full benefit of cheap purchase of land should accrue to the community which forms the first Garden City. The full advantage of the "unearned increment" is also reserved to the community by the stipulation that shareholders

shall receive at no time more than 5 per cent. interest on their investment. All the chief roads and avenues are already mapped out, and no part of the estate is let to any company or individual without the most stringent restrictions as to building plans. True to the idea of joining industrial with country life, it has been arranged that only 1,200 out of the 3,808 acres shall be used for the site of the actual city. Round this smaller site will be grouped the agricultural land of the community, and also the land upon which the various factories will be situated. This is a most important part of the scheme, and for its success it is obvious that the help of a considerable number of our larger employers of labour will be required. Already a number of firms have erected factories on this part of the estate, and most of the work-people will find a permanent home in the Garden City. The total population of the "City" in 1913 was about 7,000, among which number must be reckoned the 400 original inhabitants of the two hamlets which the estate includes. The limit of population has been fixed at 35,000, leaving the density on the estate area at about nine per acre, on the town area at twenty-three per acre.

The architects were Mr. Raymond Unwin and Mr. Harry Parker.

The following statistics of Letchworth were given in the Annual Report of Dr. F. E. Fremantle, M.O.H. for Hertfordshire (1913).

RECORD OF DEVELOPMENT BROUGHT DOWN TO 1ST JUNE, 1913

Houses built and building	1,738
Factories and workshops	60
Shops and banks	70
Places of worship and public buildings	19
Population	7,000
Annual ground rents	5,922
Gas supply	50,000,000 ft. per annum capacity
Water reservoir capacity	750,000 gallons
Water consumption	24.2 „ per head daily

Some of the industries—

Printing, weaving, engineering, motor-making, bookbinding, calico printing, etc., etc.

The vital statistics for Letchworth having been criticised on the ground that the Garden City contains an undue proportion of young and energetic, and very few old persons, Dr. Freemantle obtained from the census office the factor for correction of the death rate so as to eliminate difference of sex and age constitution. He thus gives the real death rate at 8.01 per thousand, which he states "is the true figure to quote as showing the more obvious facts of the

healthiness of the Garden City." The "Garden City" principle, if we may so call it, is being worked out in several directions. There are a few private companies and societies devoted to the development of small estates along these lines, some of them introducing the elements of co-partnership.

The movement for the organization of co-partnership tenants' societies is of quite recent growth. It was commenced on the initiative of Benjamin Jones, then Hon. Secretary to the Southern Section of the Co-operative Union, Ltd. The Tenant Co-operators, Ltd., was established in 1888, and among its founders was the late Edward Vansittart Neale. The proposal was to obtain capital at an interest limited to 4 per cent., to build groups of houses in various localities in or near London, and let them out to members at ordinary rents; then, after paying all expenses and providing a reserve, to return to the tenant a dividend upon his rent—very much as, in a Co-operative store, he would receive a dividend upon his purchases. This dividend is not paid out in cash, but placed to his loan and share accounts until he holds the value of his house. The society has acquired five estates, and has now property which cost £28,000. Dividends on rent have been declared regularly, varying from 2s. 6d. to 9d. in the £.

The holding of a £1 share constitutes membership; the rules require all tenants to be members, but it has not been found practicable always to insist upon this; no member can have more than one vote. All shares are transferable, except the first share taken by a tenant, which is withdrawable on leaving. The tenant is responsible for internal repairs, and his share capital constitutes a security against damage and loss of rent. While the society has done excellent work in providing good houses at cost price, it has, unfortunately, not succeeded so well in winning the interest of its tenant-members. This may be partly because its different houses are so far apart that the members have little knowledge of one another, and partly because it has required of them practically no effort and no sacrifice. Whatever the cause, the society, admirable as it is in other ways, is in effect more a public-spirited association for supplying workmen's dwellings than an organization of working-men co-operators.

**Co-partnership
Tenants.**

**The Tenant
Co-operators,
Limited.**

The lessons to be learnt from the tenant co-operators were some years ago the subject of many conversations, in which Mr. Thomas

Blandford, Mr. Henry Vivian, and a few other

Ealing. London advocates of co-partnership principles

took part, and the result was the founding in 1901 of the Ealing Tenants, Ltd., in which Mr. Vivian from the beginning has taken the leading part in the work and an overwhelming share in the burden of responsibility. The idea was to modify the constitution of the tenant co-operators as to make it possible to deal with larger areas of land on Garden Suburb lines, securing a larger proportion of capital from tenants and putting the enterprise on a more businesslike footing, in the sense of springing from, and relying upon those who were to benefit by it. The means were: first, to confine operations to a limited area, so that all the tenants of the society might be neighbours, and might know one another and act together; second, to require of each tenant, as far as possible, that in making himself a member he should make himself responsible for a substantial sum in the share capital. The sum chosen was £50. A nucleus of men accustomed to work together and able to put down a substantial contribution to share capital was found in the members of the General Builders, Ltd. On the strength of the share capital thus subscribed and a little derived from outside sympathizers, loan capital in various forms was obtained, and the Ealing Tenants, Ltd., was formed.

The society began in a small way, but has made remarkable progress. At the end of December, 1912, just eleven years from its foundation, it had grown till its property stood at £218,280. Its estate is pleasantly laid out, and its houses are well built, with gardens and open spaces. The active local life among its tenants and their great interest in the society are delightful to observe. The Tenant Co-operators found no imitator from 1888 to 1901, but the Ealing Tenants have been rapidly followed by quite a number of societies. A similar society has been formed in connection with the Garden City Tenants, and has leased various parts of the Letchworth estate from Garden City, Ltd., and is proceeding to develop these properties. Other societies have been, or are being formed, at Sevenoaks, Birmingham, Berkhamstead, Oxford, Guildford, Liverpool, Stoke-on-Trent, Derwentwater, Leicester, Cardiff, and other towns.

Such co-partnership in the holding of small estates results in the advantages of cheaper land, cheaper conveyance of this land, and cheaper building upon it. The greatest advantage that such ownership has over private enterprise is that some amount of development and planning is possible. This, as we have seen, is one of the salient features of the "Garden City."

The methods are briefly, to—

(1) Erect substantially-built houses, provided with good sanitary and other arrangements.

**Co-partnership
Methods.**

(2) Pay out of the annual revenue, after providing for the usual expenses, including sinking fund, 4 per cent. on loan stock and 5 per cent. on shares.

(3) Let the houses at ordinary rents to investors desiring to become tenants.

(4) Allocate out of profits which remain a dividend to the tenant investors on their rents, such dividend not being paid in cash, but credited to them in the books of the society.

The co-partnership system must not be confounded with that of an ordinary building society, under which the member makes himself liable for the purchase-money. A tenant on a co-partnership estate, if he leaves the neighbourhood, can usually realize his investment more easily and with less cost than he could sell a house, or if he continues to hold his stock, he will receive interest as an investor.

A co-partnership tenants' society is a public utility society, formed for the purpose of erecting houses, the tenants of which are usually expected to be investors; and any dividend in excess of 5 per cent. earned upon the share capital goes entirely to these tenant investors. The method of raising capital differs slightly from one society to another, but that adopted by Ealing Tenants, Ltd., may be taken as typical.

Here the capital consists of—

(a) Loan stock which is transferable and bears interest preferentially at the rate of 4 or $4\frac{1}{2}$ per cent. per annum.

(b) A limited number of loans withdrawable at stated periods by arrangement with the committee as to the rate of interest and terms of repayment.

(c) Ordinary shares of £10 each, the dividend upon which is limited to 5 per cent.

(d) Capital borrowed from the Public Works Loan Commissioners, or other mortgagees, who may lend up to two-thirds of the value of a house and land, after the house is built. They charge $3\frac{1}{2}$ per cent. plus sinking fund for loans repayable in thirty years, and $3\frac{3}{4}$ per cent. plus sinking fund for loans repayable in forty years.

The surplus profit, after the payment of 5 per cent. on the share capital, is paid as a bonus on rent to the tenants. They have thus a strong and direct interest in increasing profits by lessening expenditure on repairs, by punctual payment of rent, by finding tenants for empty houses, and by assisting generally to keep up the character of the society. By working in this way for the increase of the surplus, they make the regular payment of interest on capital much more secure than would be the case if the tenants were not investors.

Such is the principle upon which all tenants' co-partnership societies are founded. That it is a sound one is obvious; for not only have the tenants a direct interest in contributing to the success of the enterprise, but as a rule they have some voice in the management of the estate without being limited in their mobility as they would be in the case of absolute ownership of the houses they occupy. They are federated with Co-partnership Tenants, Ltd., a society founded in 1907, and having the following objects—

(1) To provide expert advice (based upon accumulated experience) upon obtaining, laying out, and developing estates.

(2) To assist in raising capital for such societies as join the federation.

(3) To facilitate the pooling of orders wherever practicable, so that the benefit of wholesale cash dealing in building and other materials shall be secured.

(4) To supervise and exercise its right of inspection of all accounts and books of the federated societies in order to ensure a reliable system in the administration of the estates.

In the absence of complete statistics, the total capital invested in houses by public utility societies cannot be given. How rapid their growth has been in recent years may be gathered from the fact that whereas in 1905 the capital which the societies federated with Co-partnership Tenants, Ltd., had invested in houses amounted

to £36,390, by the end of 1917 it had risen to £3,035,748, as shown below.

The remarkable growth of Co-partnership Tenants, Ltd., is shown by the following figures—

Growth of Co-partnership Tenants, Limited.	1st January, 1908 . . .		Total Paid-up Capital.
	1908 . . .	£10,105	
	1909 . . .	£46,970	
	1910 . . .	£101,543	
	1911 . . .	£143,229	
	1912 . . .	£198,256	
	1913 . . .	£268,685	
	1917 . . .	£339,584	

The societies in membership number fifteen, and the following are particulars concerning the growth in the cost value of their property—

Growth of Societies in Membership.	Cost value of land and buildings at end of—	
	1903	£10,237
	1905	£36,390
	1909	£522,997
	1911	£1,042,855
	1913	£1,392,742
	1916	£1,647,922

Acres now under development—800.

Estimated value of property when estates are complete—
£3,035,748.

The following figures indicate the nature of the property and the rentals at the end of 1916—

		No. of Houses.
Below 6s. weekly		643
From 6s. and below 8s.		911
„ 8s. „ 10s.		1,011
„ 10s. „ 12s.		564
„ 12s. „ 15s.		236
„ 15s. and up to 20s.		109
Over £52 per annum		228
Total		<u>3,702</u>

The enterprise has been fortunate in attracting the help of many able men, including Mr. Frederick Litchfield, Mr. John H. Greenhalgh, Sir J. F. L. Brunner, and Mr. John S. Nettlefold, the late and present Earl Grey and several of the most successful societies have been formed under their auspices, with headquarters at 6 Bloomsbury Square, London.

Other unattached societies have been formed, and an interesting

departure has been made by the formation of a Rural Housing Organization Society to secure the development of public utility societies in rural areas.

The Hampstead Garden Suburb was founded as a result of the efforts of Mrs. Barnett, who with several friends took up the option to purchase about 249 acres of land from the Eton College Trustees.

**The Hampstead
Garden Suburb
Trust.**

The success of the efforts of the Trust were assured from the first by the close proximity of the land to the terminal station of the projected tube railway from Charing Cross to Hampstead, and since the construction of the tube and the opening of the station the development of the district has been phenomenal.

The Hampstead Garden Suburb Trust was fortunate in securing as directors leading statesmen in the Earl of Crewe and the late Mr. Alfred Lyttleton.

The plan of the estate was prepared by Mr. Raymond Unwin, whose schemes of subsidiary roads and quadrangles have been especially useful. It is interesting to note that prior to 1909 development on these lines was impossible under the existing by-laws, and that the Trust secured a special Act of Parliament to enable them to adopt new methods of lay-out and road construction.

Part of the estate borders the extension of Hampstead Heath, and the Trust, in preparing the plan for the lay-out, decided to charge high ground-rents for this specially desirable land in order to enable them to lease other sites on the estate at moderate ground-rents for working-class dwellings, whilst restricting the number of houses to a maximum of ten per acre over the whole estate. The result is that to-day the estate is one in which houses of poor, middle-class, and rich people are found, if not actually mingled together, at any rate in close proximity.

From the first the scheme has been a financial success, and full scope has been given for all kinds of private and semi-private building effort. Room has been found for the private builder desiring to build and sell a house, as well as for the Co-partnership Tenants' Society, with its programme of co-partnership housing.

The Trust acts as the ground landlord and includes in its rent per site a provision for the proper upkeep and general amenity of the estate.

The Liverpool Garden Suburb is situated on a large area lying between Broad Green, Wavertree, Childwall, and Woolton, and is part of the Marquis of Salisbury's estates. The

**The Liverpool
Garden Suburb.**

The Liverpool Garden Suburb Tenants, Ltd., was registered in 1910 to meet the needs arising out of the housing problem, and to provide houses on the outskirts of the city with gardens and open spaces in the immediate vicinity of the residences. Accordingly, some 180 acres were leased from the Marquis of Salisbury for a term of 999 years, and in July, 1910, the Marchioness of Salisbury laid the foundation stone of the first house in Wavertree Nook Road. Since that day steady progress has been made. In developing the estate a number of open spaces have been reserved for children's playgrounds, football and cricket fields, bowling greens and tennis lawns, and these are well used by the residents. All this has been done without spoiling the beauty of the countryside or obliterating landmarks which connect the district with the associations of the Manor of Childwall. Thingwall Road and Wavertree Nook Road have been widened to 80 and 50 ft. respectively, and a considerable portion of this width is grass margin, made possible by the Liverpool Corporation Act, 1908.

The estate is delightfully situated, and being of considerable area, will never be despoiled by the erection of undesirable property in the vicinity, the construction of the Queen's Drive and other improvements being calculated to preserve the amenities on the exterior of the suburb. The land has a fair prospect and extensive views in the direction of Roby and Huyton. It stands 200 ft. above the sea level, and its healthy character is already demonstrable, as evidenced by a health and fitness competition held in July, 1913, among the children on the suburb, judged by Dr. W. J. Hawkesley.

One side of the estate adjoins Broad Green Station on the L. & N.W. Railway, while the east side is bounded by the Southport and Cheshire Railway. Queen's Drive, with its splendid width of 107 ft., constructed by the Liverpool Corporation, intersects the estate, and the Garden Suburb has a frontage of three-quarters of a mile to this magnificent tree-planted boulevard.

About thirty-eight acres have been developed on the lines made familiar by examples of co-partnership housing at Hampstead and

elsewhere—and progress was, before the war, being made with another portion of the estate, prospective tenants having an opportunity of seeing the building of their homes.

Intending tenants are required to invest in transferable loan stock bearing interest at 4 per cent. per annum (now $4\frac{1}{2}$ per cent.).

Financial Arrangements. Applications must be for not less than £20 (now £50), payable by instalments of not less than £5

on allotment, and the balance at the rate of at least 5s. per month. On amounts of £20 and upwards invested in one sum the interest is $4\frac{1}{2}$ per cent. Applications for loan stock are also received from non-tenants, who secure a safe investment and are helping forward a most necessary work. Money is also received on loan (at short notice of withdrawal). New tenants' interest on loan stock is not paid out in cash, but is credited to their account.

In addition to the 4 per cent. interest on the loan stock, tenant investors will share in the surplus profits of the society (as at Ealing and other Co-partnership estates, Hampstead, etc.).

A resident obtains, on such an estate, advantages which as an individual he might not otherwise enjoy—shrubberies, tennis courts, bowling greens and open spaces; and being financially interested in the estate he should, and for the most part does, exert his influence to the protection of its property and the maintenance of its ideals.

The following clubs, classes, etc., are open to all tenants and were in operation before the war—

Social Life on the Liverpool Garden Suburb.	Musical Society, which has produced Edward German's "Merrie England," Elgar's "Banner of St. George," Coleridge Taylor's "Hiawatha," C. Villiers Stanford's "The Revenge," etc.
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Horticultural Society—(Affiliated to the Agricultural Organization Society). Tennis, bowling, hockey, and cricket clubs, magazine club, Parliamentary debating society, dancing class, juniors' club, billiards.

The centre of these activities is the temporary Club House, Thingwall Road, in which are concert, billiards, games and reading rooms (the last two suspended during the war).

The foundation stone for the new Institute and Club House was

laid by the late Earl Grey in July, 1914. The work of these organizations was co-ordinated for some years by a tenants' council which has, however, now lapsed. On Sunday mornings there is an Adult School.

Summer festivals were held annually before the war, with folk and country dancing, folk-songs, and other open-air activities. In pre-war days a little journal was published, *The Thingwallian*, serving as a means of communication between the residents and for occasional literary efforts.

Special playgrounds are set apart for the young people, where they are safe from the dangers of passing vehicular traffic and can play without fear of harm coming to them.

The Education Committee of the Liverpool Corporation, realizing the growth of the suburb, have established a public elementary school for infants in the Institute on the estate— a great convenience to the children, who are saved a journey across the roads over-run with traffic. A site has also been approved for the erection of a school in the near future.

Each house has its own plot of ground for a garden, and is planned so as to secure the maximum amount of light and sunshine. The living room or working room has generally the sunniest aspect.

It is a feature of the builders to supply all the fittings necessary for the electric light.

**Advantages of
Living in the
Garden Suburb.**

The servant question has to some extent been solved by the introduction of many up-to-date internal arrangements for labour saving.

In several instances, however, utility in internal design has been sacrificed to external appearance. The most comfortable and convenient houses are those which look plainest outside. The placing of doors and windows (especially in bedrooms) deserves further attention, particularly from the standpoint of the casement type of window. Chimneys are in some instances on outer walls. The roofing (red tiles) is particularly good. Tenants accept responsibility for internal decorations.

One acre in every ten is specially set apart to provide open spaces, while the houses average ten to the acre.

The Garden Suburb Tenant Movement does not aim at catering for the artisan class only. Taking the Liverpool Garden Suburb

as an illustration, the tenants are largely clerks, teachers (head teachers and secondary school teachers especially), postal officials, managers of shops, and others of this type. On some other Estates a larger percentage are artisans, whilst at Hampstead practically every class is catered for.

CHAPTER XIII

HOUSING BY LOCAL AUTHORITIES

THE supply of houses in the past has thus principally been undertaken by private enterprise, assisted by employers of labour, co-operative societies and philanthropic bodies.

**Housing by
Local
Authorities.** There is still a gap left, which many have looked to the local authorities to fill. There are two main arguments directed against this form of

supply. The first is that if local authorities build they deal a serious blow against builders as a class. Private enterprise cannot be expected to compete successfully with local authorities in this matter. If local authorities insist on building, it is urged, it will only be increasing the evil of lack of accommodation, for private enterprise will tend to be driven out of the field. The answer to this objection is that the need for accommodation is so urgent and extensive that there is plenty of room for both private and municipal enterprise. As a matter of fact, private enterprise has not been shown to be especially failing during the last ten years, and it is only during that time that there has been any considerable development of municipal housing in this country. It was owing to the failure of private enterprise to supply the need before that time that the London County Council resolved, in 1895, to build for itself rather than let to artisan dwelling companies for this purpose.

The other main objection to municipal housing is that the local authorities are not in a proper position to do this work. The local authorities are public bodies conferring a "sectional benefit" if they build houses for one class of its citizens. If the building scheme should not pay there is a great temptation to fall back upon the rates and so further injure the whole body of citizens. A way will thus be opened to jobbery and corruption, already a serious danger to public bodies. It is also urged that local authorities cannot provide that infinite variety of accommodation which the housing of the people demands. Only the ordinary business pressure of competition and the rising of supply to the level of demand, with a view to commercial profit, will give this

variety, and the local authority is not able to compete or to meet this demand as the private builder would. The answer to this is that so far from municipal housing, when properly managed, being a "sectional benefit," it is a real and distinct benefit to the whole community. Recalling the illustration already given of the Richmond scheme,¹ an illustration which can be repeated from London, Glasgow, Liverpool, Birmingham, and many other cities, we saw that the whole body of ratepayers gained the reversion, in a few years, of a valuable building estate for which they had not paid a penny. Nor must it be overlooked that the residents on this estate are all paying the town rates, thus helping to bear the general burden of the community.

The first legislation under which local authorities were empowered to provide houses was initiated by Lord Shaftesbury in 1851, followed by Mr. Torrens in 1868. For many reasons, the laws then passed under the pressure of public opinion remained ineffective.

Under Lord Shaftesbury's Acts no important housing schemes were attempted by the great municipalities. Under the later Acts some improvements were made, but these rarely included the provision of dwellings to make good the demolition of houses through schemes of sanitation.

The historic Royal Commission of 1884-85, clearly demonstrating the crying need for reforms, led to the Housing of the Working Classes Act, 1885, which extended to all urban sanitary districts the existing legislation for the provision of suitable dwellings for the working classes. Previously it had applied only to boroughs having over 25,000 inhabitants. Later was passed the more important Housing of the Working Classes Act of 1890, which wholly repealed the thirteen previous Acts dealing with artisans' and labourers' dwellings, and repealed section 6 of the Public Works Loans Act; while many of the provisions contained in the previous Acts were consolidated with those of the Housing of the Working Classes Act, 1885, and amended.

Of the total sum of £2,347,353, for which loans were sanctioned under these various Acts between 1876 and 1890, only a small fraction was for the construction of dwellings, nearly all of it being spent upon the clearance of unhealthy areas.

In the period previous to 1909 the most useful power given to local

¹ Page 118.

authorities was undoubtedly that to buy land by agreement and build houses thereon for the working classes.

The power of compulsory purchase was hardly used at all—possibly because local authorities were reluctant to take this drastic step, and also because they feared such a step would be a costly one.

The power given to local authorities to lease estates to those desiring to build houses for the working classes is practically inoperative, the only local authorities exercising this power being those of Birmingham and Hereford.

Nor has the power to build shops and other buildings in connection with working-class housing schemes been extensively used and, where it has been used it has generally been limited to the building and letting of shops—for example, the Sheffield City Council have built shops on the ground floor of some block dwellings erected in the central parts of the city. Shops have also been erected in connection with several of the Liverpool schemes.

In comparison with the number of houses supplied by private enterprise, that of houses built and owned by public authorities is exceedingly small. Figures are not available to show the precise proportion of the new houses, suitable for occupation by the working classes, built in any one year by private enterprise and by local authorities respectively, but it may safely be asserted that, of the 5,652,096 dwelling-houses shown in the report of the Commissioners of Inland Revenue for 1913–14 as exempt from Inhabited House Duty, not more than 20,000 had been erected by local authorities under Part III of the Act of 1890.¹

No later figures have been given by the Board, but it may be taken for granted that there has been no material change.

A statement of the loans sanctioned to local authorities for the purchase of land and the erection of houses under Part III of the Housing of the Working Classes Act, 1890, since the passing of the Housing, Town Planning, etc., Act, 1909, together with the number of houses (13,000 in all) proposed to be erected by means of such loans, is contained in the following table²—

¹ Annual Report of the Local Government Board, 1915–16 (Cd. 8196), 1916.

² Annual Report of the Local Government Board, 1915–16 (Cd. 8309), 1916. (No further returns have been included in subsequent reports.)

Year ended 31st March.	URBAN AUTHORITIES.			RURAL AUTHORITIES.			TOTALS.		
	(¹) Number of Authorities.	Total Amount of Loans Sanctioned.	Number of Houses to be Erected.	(²) Number of Authorities.	Total Amount of Loans Sanctioned.	Number of Houses to be Erected.	Number of Authorities.	Total Amount of Loans Sanctioned.	Number of Houses to be Erected.
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
1910 (sub- sequent to 3rd Dec., 1909, only)	2	£ 13,530	78	1	£ 270	—	3	£ 13,800	78
1911	12	100,960	464	1	250	—	13	101,210	464
1912	29	201,566	882	16	27,445	139	45	229,011	1,021
1913	46	335,875	1,549	22	59,557	331	68	395,432	1,880
1914	79	565,860	2,465	45	193,580	871	124	759,440	3,336
1915	110	862,441	3,264 ³	72	262,735	1,144	182	1,125,176	4,408
1916 ⁴	14	466,388	1,917	10	36,516	154	24	502,904	2,071

According to the above table, the Housing and Town Planning Act, 1909, has undoubtedly given a considerable impetus to the building of cottages by local authorities, which is most marked in the case of Rural District Councils. Between 1890 and 1909 rural authorities built practically no cottages at all. Substantial loans were only applied for in one or two cases, and these were for mining districts, rural in name but urban in character. Since the passing of the Housing and Town Planning, etc., Act, of 1909 there has been greater activity, especially during the last few years before the war, as shown in the table.

Compared with what took place before the Act of 1909, the recent activity is encouraging, but in relation to the need, the figures are undoubtedly disappointing. Between the passing of the Act and March, 1913, loans had been sanctioned to Rural Councils for the erection of 470 cottages. Between 1900 and March 31st, 1912, 5,486 cottages had been closed or demolished under sections 15 and 17 of the Act.

¹ Representing together 202 different Urban Councils.

² Representing together 114 different Rural District Councils (in respect of 226 parishes).

³ Includes one lodging-house.

⁴ Includes sanctions to loans amounting to £63,299 for the purposes of a scheme of an urban authority, for the provision of 2,336 houses or tenements which has since been abandoned.

Moreover, many of the Councils which have shown activity have either been semi-industrial (*e.g.*, Chester-le-Street) or have catered mainly for their non-agricultural population.

There remains, then, the question: For exactly what class should local authorities provide accommodation? The answer to

**Limit of
Housing of the
Poor.**

this will, of course, vary in different places. In some towns and many villages the local authority will doubtless have to build for the working class as a whole; this will be where the house famine is at its worst, and where private enterprise cannot, or will not, increase the supply of houses. In other places, and probably in most of our largest cities, the municipality may have to restrict its attention to some special class of our workers. Professor Smart argues that it is clearly impossible, *e.g.*, in Glasgow, where "there is an annual influx of some 10,000 souls into the city, all requiring house room," for the municipality to attempt to build for the whole working class population, and he urges the importance of distinguishing two classes amongst these, namely, the "decent" and the "dissolute" poor. For the first of these classes it is undesirable for the municipality to build; it is the presence of the latter class that makes rent go up for all alike, and turns many good streets into slums. His suggestion, therefore, is that the Corporation should "build for the dissolute poor, and make it impossible for them to get a footing anywhere else. In asking the Corporation to build, we are bound to recognize that all it can do in the way of housing is quite insignificant, and, this being so, care must be taken that nothing is done to check private enterprise in the immensely larger work of providing houses for the poorer classes generally. . . . It is, then, for the improvident and destructive, but not criminal class, that I ask the Corporation to build."¹

The expenses incurred by a local authority in the execution of the Housing Acts shall be defrayed as general expenses of the Council in the execution of the Public Health Acts, except that, in the case of a Rural District Council, the Local Government Board may, on the application of the Council, declare that any such expenses are to be levied as special expenses charged on specified contributory

**Expenses of
Local Authorities
under Housing
Schemes.**

¹ "Housing Problem and the Municipality."

places, or as general expenses charged on specified contributory places in the district, in such proportions as the district council may determine, to the exclusion of other parts of the district.¹

The principles of finance which are generally adopted in regard to re-housing schemes may be said to include—

(1) The writing down of the cost of the site to its value for housing purposes.

(2) The charging of rents not exceeding those ruling in the neighbourhood.

The maximum period which may be sanctioned as the period for which money may be borrowed by a local authority for the purposes of the Housing of the Working Classes Acts shall be eighty years in the case of land and sixty years in the case of buildings.

In the case of a Rural District Council, the Council may borrow in like manner and subject to the like conditions as for the purpose of defraying the general or specific expenses.

Money borrowed under the Acts shall not be reckoned as part of the debt of the local authority for the purposes of the limitation on borrowing under the Public Health Acts.

The proceeds of the sale of land need not now be used for the purchase of other land.

It is largely, however, because local authorities have found it so serious a task to be responsible for the repayment of Government loans that they hesitate to build houses for workmen. A good return can easily be made on money spent to cover interest on loans, repairs, management expenses, and rates and taxes. But, in addition to all this, sufficient return has to be made to add annually to a sinking fund intended to repay the initial loan. This is the difficulty which deters many local authorities from any housing enterprise, and it is not insuperable. If the land purchased by the local authorities were regarded as an asset, which undoubtedly it is, the amount it cost could, and should, be met by the ratepayers as a whole. It is they who will be entire owners of this land when the loan has been repaid, and they, therefore, should bear the burden of extinguishing the debt. This arrangement would leave the local

¹ Sec. 65 Act of 1890 and Sec. 31 Act of 1909.

authorities free to seek repayment on the interest, repairs, management, and rates and taxes. Further to lighten the repayment of the loans, which will now fall upon the ratepayers' shoulders, the Government should extend the statutory period from eighty years to 100 years for land, and, perhaps, eighty for buildings. A more reasonable reform than this could scarcely be proposed.

The rents charged are not to exceed those ruling in the neighbourhood, and are so fixed that after providing for all outgoings, interest and sinking fund charges, there shall be no charge on the county rate. The commercial value of the sites in central areas is written down to a housing value.

**Principle adopted
in Regulating the
Finance of
Municipal Schemes
in London.**

In connection with the Holborn to the Strand improvement scheme the Council were required to build workmen's dwellings in place of those that were demolished, and for this purpose they bought the Bourne Estate, the cost being £201,207. They were compelled to write this sum down to £44,000 and debit the balance to the cost of street improvements. If they had not done this it would have been necessary to charge rents which the working classes could not possibly have paid. Even as it is, the rents are from 9s. 6d. to 11s. a week for a three-room tenement. The buildings erected will accommodate 2,640 persons, and accordingly there is a loss of nearly £60 per head of the persons re-housed, the whole of this loss falling upon the rates. Contrast with this the experiment made by the London County Council in purchasing land at Tooting on which to construct workmen's dwellings. The district can be approached either by railway or by the London County Council electric tramways, and the three-roomed cottages built upon this land are letting at rents of 7s. to 7s. 6d. per week, the scheme being entirely self-supporting.

The cost of land and of building on the Bourne Estate per three-roomed tenement is £761 12s. 6d., as compared with £263 10s. on the Tooting Estate.

No further illustration should be necessary to show the impossibility of re-housing without loss in the central area. Where the London County Council has had to provide workmen's dwellings in the central districts there has invariably been a very heavy loss. A Table supplied by the London County Council compares the cost of re-housing in the central area and building in "Extra

London." The result shows that in the central districts the rate-payers have sustained a loss of £412,683 in re-housing 7,586 persons on 18·55 acres, while in the suburbs the Council has already housed 1,787 persons on fifteen acres without any loss to the rates. That is to say, on the one hand there is great waste of public money and a congested population per acre, and on the other, no loss of money at all, and a population housed under fairly healthy conditions.¹

Taking Liverpool as an example, up to the end of December, 1917, the last date of available figures, the total cost of demolition, *i.e.*, work done under the Liverpool Sanitary Amendment Act, 1864, was £303,396 6s. 8d., whereas the amount expended on housing under the Housing of the Working Classes Acts was £909,766 19s. 2d. The total cost of housing and demolition, therefore, amounts to £1,213,163 5s. 10d., of which sum there is a balance still owing of £711,122 8s. 8d. The interest and sinking fund on this sum amount to £49,624 15s. 7d. per annum. Deducting therefrom the net receipts which, amount to £13,513 9s. 2d., there remains a balance of £36,111 6s. 5d., which is the present net charge per annum for the whole of the work, and is equivalent to approximately 2½d. in the £. These total sums are set out in the table on the next page.

The net charge to ratepayers in respect of housing for the past ten years is as follows—

End of December.	Net Charge.		
	£	s.	d.
1908 . . .	29,479	1	6
1909 . . .	34,460	2	7
1910 . . .	35,102	11	5
1911 . . .	37,094	9	6
1912 . . .	37,223	13	2
1913 . . .	34,231	2	3
1914 . . .	33,978	15	6
1915 . . .	33,510	4	7
1916 . . .	33,724	5	1
1917 . . .	36,111	6	5

¹ *Royal Commission Appendix*, No. 6, pp. 233 *et seq.*, vol. 8.

TATEMENT showing Cost of Presentments under Liverpool Sanitary Amendment Act, 1864, also Cost of Dwellings under the Artisans' and Labourers' Dwellings Improvement Act, 1875, and the Housing of the Working Classes Acts, 1890 to 1909.

Presentments and Dwellings.	Cost of Land (after Deducting Receipts from Sales of Surplus Lands).		Cost of Buildings.		Total Cost of Land and Buildings, 31st December, 1917.		Deduct from Col. 3 amount Apportionment by Director for Street Widening and Open Spaces.		Total Net Cost of Land and Buildings.	
	£	s. d.	£	s. d.	£	s. d.	£	s. d.	£	s. d.
1. Presentments under Sanitary Amendment Act, 1864	303,396	6 8			303,396	6 8			303,396	6 8
2. Unrestricted Dwellings	52,391	18 7	57,952	6 11	110,344	5 6	25,504	8 7	84,839	16 11
Victoria Square	13,121	7 11	13,121	7 11	27,976	6 3	7,557	18 4	20,418	7 11
Juvenal Dwellings	3,405	19 -	7,610	19 5	11,016	18 5	—	—	11,016	18 5
Arley Street Dwellings	£70,652	15 11	78,684	14 3	149,337	10 2	33,062	6 11	116,275	3 3
3. Restricted Dwellings—										
Adlington Street	22,091	14 8	41,973	9 7	64,065	4 3	2,026	15 4	62,038	8 11
Bewington Street	51,922	19 -	54,629	10 2	106,552	9 2	15,168	9 -	91,384	- 2
Burlington Street	17,642	18 1	22,822	- -	40,464	18 1	1,790	10 7	38,674	7 6
Clive Street	5,895	8 1	18,549	3 8	24,444	11 9	912	8 1	23,532	3 8
Connamere Street	3,724	- -	9,186	- -	12,910	- -	—	—	12,910	- -
Dryden Street	8,949	14 8	26,602	8 9	35,552	3 5	926	13 8	34,625	9 9
Eldon Street	1,015	- -	3,080	18 8	4,095	18 8	123	12 -	3,972	6 8
Gildart's Gardens	16,251	10 -	30,607	2 3	46,858	12 3	1,621	13 -	45,236	19 3
Gore Street	4,608	8 8	7,251	8 -	11,859	16 8	1,634	- -	10,225	16 8
Grafton Street	6,641	5 4	12,555	14 5	19,196	19 9	252	- -	18,944	19 9
Hornby Street	58,214	16 5	82,736	13 9	140,951	10 2	7,699	12 -	133,251	18 2
Jordan Street	5,376	8 8	10,987	- -	16,363	8 8	1,463	14 8	14,899	14 -
Kempston Street ¹	—	- -	17,430	6 -	17,430	6 -	—	—	17,430	6 -
Kew Street	5,074	13 6	19,955	7 10	25,030	1 4	—	—	25,030	1 4
Mill Street	2,766	- -	10,512	19 3	13,278	19 3	60	- -	13,218	19 3
Northumberland Street	14,129	11 1	13,423	11 -	27,553	2 1	1,315	5 1	26,237	17 -
St. Anne Street	15,174	11 4	22,064	3 5	37,238	14 9	3,453	18 10	33,784	15 11
Saltnay Street	5,761	16 8	8,836	- -	14,597	16 8	—	—	14,597	16 8
Sparling Street	1,878	- 7	6,795	18 11	8,673	19 6	—	—	8,673	19 6
Stanhope Cottages	4,261	2 6	10,073	13 6	14,334	16 -	—	—	14,334	16 -
Upper Mann Street	9,938	6 1	18,747	5 7	28,685	11 8	1,529	16 1	27,155	15 7
4. Works in Progress	£261,318	5 4	448,820	14 9	710,139	- 1	39,978	8 4	670,160	11 9
Totals	50,290	8 11	—	—	50,290	8 11	—	—	50,290	8 11
	£685,657	16 10	527,505	9 -	1,213,163	5 10	73,040	15 3	1,140,122	10 7

¹ Annual Ground Rent paid for site.

The present annual charge for the whole of the work is £33,877 14s. 5d. Included in this amount is the sum of £7,731 4s. 3d. which is the annual charge for interest and sinking fund on the cost of clearing away insanitary property under the Liverpool Sanitary Amendment Act, 1864, undertaken mainly for health reasons. The balance of the annual charge, £26,146 10s. 2d., represents the cost of the whole of the housing work. Deducting therefrom the sum of £3,373 11s. 6d., there remains the net annual charge in respect of the restricted dwellings, *i.e.*, the re-housing of the dispossessed, of £22,772 18s. 8d., which is equal approximately to 1½d. in the £.

It must, of course, be borne in mind that in paying off the sinking fund a valuable asset is being built up for the future citizens of Liverpool. In fact, the work has been so long in progress, with regard to two of the earlier blocks erected, that the sinking fund on the capital expenditure will have been paid off in about ten years hence, and a net revenue of some £2,000 per annum will accrue to the ratepayers.

In May, 1905, the Liverpool Housing Committee adopted the following scale of rents upon which the rents of tenements subsequently erected were based—

	Ground Floor.	First Floor.	Second Floor.	Third Floor.
	<i>s. d.</i>	<i>s. d.</i>	<i>s. d.</i>	<i>s. d.</i>
One-roomed tenements	2 6	2 —	1 9	1 6
Two-roomed "	3 6	3 —	2 9	2 6
Three-roomed "	4 6	4 —	3 9	3 6
Four-roomed "	5 6	5 —	4 9	4 6

NOTE.—These rents include the use of a scullery and w.c., separate to each house.

As illustrating the possible progress which might be made by local authorities the following Statement gives the Liverpool Housing Schemes, the Dwellings erected under the Liverpool Housing Schemes, showing the Number of Tenements and the Gross Annual Rental.

LIVERPOOL ARTISANS' AND LABOURERS' DWELLINGS

STATEMENT SHOWING DWELLINGS, ETC.

Dwellings.	Date Opened.	No. of Tenements	Gross Annual Rental.		
			£	s.	d.
Victoria Square . . .	1885	282	3,014	9	7
Juvenal Dwellings . . .	1890	102	878	17	—
Arley Street . . .	1897 and 1902-3	46	580	9	—
St. Martin's Cottages . . .	1869	124	1,135	2	4
Adlington Street . . .	1902-3	272	2,764	8	4
Bevington Street . . .	1912	224	2,914	16	4
Burlington Street . . .	1910	114	1,264	18	—
Clive Street . . .	1905	83	821	16	4
Combermere Street . . .	1909	49	416	4	4
Dryden Street . . .	1901	181	1,572	3	4
Eldon Street . . .	1905	12	127	8	—
Gildarts Gardens . . .	1897 and 1904	229	1,994	17	—
Gore Street . . .	1916	24	297	14	—
Grafton Street . . .	1911	60	531	18	4
Hornby Street . . .	1904-07	455	4,608	14	5
Jordan Street . . .	1916	31	412	6	4
Kempston Street . . .	1902	79	846	17	4
Kew Street . . .	1902-03	114	1,035	13	4
Mill Street . . .	1904	55	496	3	4
Northumberland Street . . .	1913	68	631	16	—
St. Anne Street . . .	1914	78	1,018	2	4
Saltney Street . . .	1911	48	447	6	—
Sparling Street . . .	1916	16	353	12	—
Stanhope Street . . .	1904	60	542	6	4
Upper Mann Street . . .	1905-06	88	871	13	—
		2,894	29,606	12	4

SECTION IV

THE PRESENT POSITION

"In the great cities, in the rookeries and slums which still survive, an imperial race cannot be reared."—LORD ROSEBERY, *Rectorial Address at Glasgow*, 1900.

CHAPTER XIV

CLASSIFICATION AND TYPES OF HOUSES

THE annual increase in the number of houses in Great Britain can be ascertained from the Returns of the Board of Inland Revenue. Taking the last ten years unaffected by war conditions, viz., 1903–1904 to 1912–1913, the average yearly increase, shown in the annexed table, in the number of dwelling-houses of an annual value of less than £20 (including separate dwellings) was 71,500. But this figure only represents the *increase* in houses, and takes no account of any which have been built to replace those demolished. There are no statistics of the latter, but probably their number cannot be far short of 20,000, thus making the total number of houses under £20 rental built annually about 90,000. Assuming that each house cost on an average £200, this represents an annual expenditure of a little over £18,000,000 on buildings of less than £20 annual value. During the same period the total sum spent by local authorities under Part III of the Housing of the Working Classes Act of 1890, together with the total sum lent by the Public Works Loans Commissioners to Public Utility Societies, amounted to less than £200,000 a year. Thus, it would seem that about 90 per cent. of the working-class houses were supplied by private enterprise.

The figures on the next page show for the year 1910–11 a marked diminution in the supply of small dwelling-houses, while the increase of such houses again became nearly normal in 1911–12, but sank to 53,000 in 1914–15. The then Chancellor of the Exchequer (the Right Hon. David Lloyd George) stated in the House of Commons on 15th January, 1913, that the apparent decline in 1910–11 was largely

due to the periodical re-valuation of houses, which resulted in the transfer of numbers of houses from the group to which these figures refer, viz., houses under £20 in annual value, to a higher one. A similar fall in the number of houses is shown for the year 1903-04, when the previous periodical valuation was made, and for all previous valuation years.

EXTRACT FROM THE REPORTS OF THE COMMISSIONERS
OF INLAND REVENUE

Yearly Increase and Decrease of Number of Dwelling-houses under
£20 in Annual Value (including Statutory Dwellings).

Financial Year.	Total Number of Dwelling-houses.	Increase over Previous Year.	Decrease over Previous Year.
1900-01	5,613,000	—	—
1901-02	5,703,000	90,000	—
1902-03	5,791,000	88,000	—
1903-04	5,833,000	42,000	—
1904-05	5,935,000	102,000	—
1905-06	6,048,000	113,000	—
1906-07	6,128,000	80,000	—
1907-08	6,208,000	80,000	—
1908-09	6,280,000	72,000	—
1909-10	6,368,000	88,000	—
1910-11	6,379,000	11,000	—
1911-12	6,459,000	80,000	—
1912-13	6,506,000	47,000	—
1913-14	6,465,000	—	41,000
1914-15	6,517,000	53,000	—
1915-16	Figures not available.		
1916-17	" "		

The existence of a shortage is further illustrated by the Census figures relating to the supply of buildings used as dwellings. For although the population per house (occupied and unoccupied) in the urban districts was practically identical at the last two Census dates (5·05 in 1901 and 4·99 in 1911), it is significant that the number of inhabited buildings in 1911 was 27,653 less than in 1901 (300,577 as compared with 328,230), and that the number of houses being built was 23,204 less than in 1901 (28,319 as against 51,523). (Cd. 6577, p.1.)

To understand the present position clearly, it is important to arrive at a definition of what constitutes a sanitary house, and a classification of the several types of houses, together with a definition of "slums" and "insanitary area."

When a house is stated to be in every respect sanitary, it implies

that its surroundings are sanitary; that it has ample yard space and ventilation associated with it; and that the open spaces, front and back, are in such proportion to the height of the building as to ensure an adequate supply of fresh air and light.

Definition of a Sanitary House.

Dwelling-houses may be classified according to usage.

- (1) The dwelling-house occupied by members of more than one family, and a greater or less part of which is used in common. Of these dwelling-houses there are a number of types—

Types of Dwelling-houses.

- (a) Those used entirely in common, *e.g.*—
 - (i) The common shelter and
 - (ii) The common lodging-house.
- (b) Those used in common except the sleeping places—
 - (i) with separate cubicles in corridors, *e.g.*,—
Rowton lodging-houses or
Poor men's hotels.
 - (ii) with separate bedrooms, *e.g.*—
Ordinary lodging-houses and hotels;
Boarding houses and
Residential clubs.

(2) the Municipal Family Home;

(3) the Block Dwelling;

(4) the Tenement House;

(5) the Cottage Flat;

(6) the ordinary dwelling-house occupied by one family or household and used as one dwelling only.

There are, in addition, the houses which do not comply with the definition of a sanitary house, including back-to-back houses, and cellar dwellings.

There are thus six types of buildings which practically exhaust the housing accommodation open to the worker who does not rank himself as either a pauper or a casual.

Those who have any acquaintance with common lodging-houses will know that, when in the hands of ordinary lodging-house

(1) The Common Lodging-house.

keepers, they are not very desirable abodes for respectable people, however poor they may be.

There is a great lack of cleanliness in such places (notwithstanding regular sanitary inspection), a great deal of

rough and bad company, and very few, if any, of those influences which we can associate with the word "home." It is not surprising, therefore, that religious bodies and philanthropists have turned their attention to this kind of accommodation for our poorer people, and that we have the Salvation Army Night Shelters, the Church Army Labour Homes, and the Rowton Lodging-houses for Single Men. Many municipalities, too, have now built model lodging-houses, notably the London County Council, Glasgow—which has seven such homes—and Manchester. In all such improvements on the common lodging-house of private enterprise the inmates receive a clean bed (in separate cubicles, at some of the houses), a hot or cold bath, and food from the kitchen at the lowest possible charges.

It will at once be seen that this sort of accommodation only serves a small class of our workers, and is, in fact, open to two objections when supplied on the "model" system; first, that such buildings are costly to build and more costly to maintain; and, secondly, that it is perhaps an unwise thing to make these houses too comfortable, as it may increase the temptation to men to live in such places when they ought to be living in homes of their own—may even cause men sometimes to desert their own wretched homes.

The Liverpool Health Committee have, since the passing of the Sanitary Act, 1886, ruled that, as far as possible, all registered lodging-houses should have a day apartment for the accommodation of their lodgers, and that all houses where single rooms were occupied by day and night should be registered as sub-let. The space required for a night lodger in a registered lodging-house is 300 cubic feet, while the space in a sub-let house for each adult is 350 ft. Lodging-houses are visited both by day and by night.

Lodging-houses of the better class, and especially those provided only with single beds, and only with the number of beds equivalent to the number of lodgers allowed, are not visited at night except on grave suspicion or on complaint, with the exception of foreign emigrant lodging-houses.

It is necessary frequently to visit houses which are not licensed as either lodging or sub-let houses, especially when emigration is brisk or at race times.

There are in London, Glasgow, Huddersfield and other towns,

special lodging-houses for women, and the improvement of accommodation in this case on that provided by "private" lodging-house keepers is a question not only of comfort and sanitation but also of morals.

Following the example of Glasgow, Manchester established a municipal lodging-house for women in September, 1910. The institution is an imposing building of red brick, relieved by terra-cotta.

**Women's
Lodging-house.**

The history of the movement is interesting as showing the influence of women in modern municipal affairs. Unquestionably there would not have been a municipal women's lodging-house in Manchester for many years to come had it not been for the persistency with which a number of public-spirited ladies advocated the claims of the women of the poorer class to be accommodated with cheap and decent lodgings on the lines of the Rowton House for men. As a graceful tribute to Miss Margaret Ashton's efforts on behalf of her poorer sisters, the building was called "Ashton House." It was in January, 1906, that the Housing Committee of the Manchester City Council first took a serious view of the matter. A deputation from the Women's Guardian and Local Government Association had appeared before the committee, and had presented a petition bearing 202 signatures. After many inquiries had been made, a sub-committee was appointed in January, 1907, to visit Glasgow to view the municipal lodging-houses in the city for men and women, and on their report it was decided to erect a women's lodging-house for the accommodation of women of the poorest class—charwomen, hawkers, field-workers, mill-workers, rag-pickers, etc. The city architect prepared plans showing how two sites in Corporation Street and Ashley Lane, belonging to the Improvements and Buildings Committee, could be utilized for the purpose, and when the committee generously offered the sites free of cost, the building was commenced. The city architect estimated the cost of the erection and equipment at £13,000.

The building, triangular in shape, bounded by Corporation Street, Crown Lane, and Ashley Lane, is four storeys high, with a basement. On the ground floor are situated the principal rooms used in common by the lodgers. A large inner hall was provided, from which access is obtained to the dining hall, which has a floor area of 1,189 sq. ft. In connection with the dining hall a lodgers'

kitchen is provided with hot plates and sink, and scullery fitted up with the necessary sinks and wash-up. The basement contains a boot-cleaning room, private lockers, wash-house, etc. The first, second, and third floors contain cubicles. Each floor contains seventy-four cubicles, or a total of 222 beds, each cubicle being not less than 7 ft. 6 in. by 5 ft.

Each applicant, on paying her 4d., 5d., or 6d. is given her cubicle, her own separate and private bedroom, with its simple but clean and decent furniture, and its window to itself, and her locker, bearing the same number as her room, in which she can safely place her worldly belongings.

The next type of housing accommodation is the Family Home, which has been tried at Glasgow. This experiment was made in

**(2) The
Municipal
Family Home.**

order to assist widows or widowers with children, who were of necessity compelled by their work to leave the children during the day. The home is now used entirely for widowers and their children, and contains 150 small rooms, with dining-room, recreation-room, kitchen and crèche. The cost of the building and land was £17,000, or about £106 per head. It is heated by hot water, and lighted by electricity. The charge is a comparatively small one. Nurses for the children are provided without any extra charge. At present the home does little more than cover working expenses, and for that reason no inducement is offered to other municipalities to follow the example of Glasgow.

The term Block Dwelling applies to a variety of buildings, but the essential feature is a many-storied house with a common approach,

**(3) The Block
Dwelling.**

and often common conveniences, intended to accommodate a varying number of separate families. This sort of dwelling was thought by early housing reformers to be the panacea for all our housing ills, for it seemed to offer a way out of the two great difficulties confronting those who seek to build houses in large cities, viz. (a) the extreme scarcity of land for building sites and (b) the lack of quick and cheap transport from the suburbs to the centre, where the dwellers have to work. As one of these earlier reformers put it: "Surely the heavens are high, and if buildings can no longer stretch in a horizontal direction, let them rise aloft toward the silent stars!"

Accordingly this type of building was largely resorted to, not

only on the Continent, where it is a special feature of such cities as Berlin and Paris, but in Scotland (typically in Glasgow) and the United States. More than a quarter of a million of people live in such dwellings in London; and there are large numbers thus accommodated in Liverpool, Manchester, and Nottingham, in which cities the local authorities have thus worked in accordance with Part III of the Housing Act.

There is now, amongst housing reformers everywhere, and especially in England, a growing feeling against this type of building for the following reasons. Such "barrack" dwellings do not really give the comfort and decency of a separate home. With a common approach and, oftentimes, the sharing of sanitary conveniences, little home privacy can be obtained which is a very serious loss, especially to the child life.

**Objections to
"Block"
Dwellings.**

There is, however, yet a stronger objection to this type of dwelling in the fact, which the vital statistics reveal, that it is seriously detrimental to the health of the tenants, the phthisis death-rate showing a close relationship to density of persons in cubic space, and phthisis appearing to stand almost in the same relationship to respiratory pollution as typhoid fever does to filth pollution.

The reasons for this bad bill of health are not far to seek—the lack of sunshine and fresh air, especially in the lower storeys of block buildings; the many stairs which have to be climbed up and down before work or recreation can be reached (a much more serious objection than would at first sight appear); the too close contact in case of infection; and the impossibility of sufficiently isolating cases of unnotifiable but seriously infectious diseases such as cancer.

The latest objection to be raised against these block dwellings is that they are very costly to erect and also to manage. Although

**Cost of Block
Dwellings.**

sites are so expensive in the centre of our large cities, yet, builders tell us, the extreme cost of block dwellings is due more to the expense of construction than to that of the site. In fact, it is stated that a dwelling of the same number of rooms on the "block" system will cost just double the amount for construction as that on the two-storey cottage system. Thus, except where the site is extremely

expensive, the former type of building is condemned on the point of cost of construction alone.

Management in such large buildings, too, is a difficult matter, and consequently high salaries have to be paid to efficient men for such work.

All these objections have led housing reformers to reject this type of building as a satisfactory cure of our housing evils. The Liverpool City Council has openly decided against this system for the future.

Yet a fourth type of workers' dwellings is that known as the Tenement House, which is generally understood to mean the ordinary vertical dwelling-house constructed for the use of one family and sub-let for the usage of many, and not a house constructed in flats.

(4) The Tenement House.

This is an improvement on the block dwellings, for the tenement house (in England if not in the United States) is never more than three, and often only two storeys high. Three or four, or at most six, families occupy such a house, so that there is by no means that publicity which makes block dwellings so objectionable. But the approach and such conveniences as back-yard, scullery, etc., are usually for common use, which is again a serious objection to this type of dwelling. The construction of such houses is, however, much less costly than that of "blocks," and often old houses that have deteriorated are adapted for the purpose. Management, also, is a less considerable item than in block dwellings. Consequently rents are usually lower for rooms in tenements than in "blocks," whilst more privacy can be secured.

In the City of New York, when the Tenement Commission did its work at the opening of the present century, it was found that the city was burdened with no less than 82,000 tenement houses, occupied by nearly 3,000,000 people.¹ Many of the tenements are of the dumb-bell type, which is described in the Report of the Commission as follows—

New York Tenement Houses.

The tall tenement house, accommodating as many as 100 to 150 persons in one building and extending up to six or seven storeys in the air, with dark, unventilated rooms, is unknown in London or in any other city in Great Britain. It was first constructed in New York about the year 1879, and, with slight modifications, has been practically the sole type of building erected since, and is the type of the present day. It is a building usually five or six, or even seven storeys high, about 25 ft. wide, and built upon a lot

¹ Aldridge—*The Case for Town Planning*, p. 110.

of land of the same width and about 100 ft. deep. The building, as a rule, extends back 90 ft. leaving the small space of 10 ft. unoccupied at the rear, so that the back rooms may obtain light and air. This space has continued to be left open only because the law has compelled it.

Upon the entrance floor there are generally two stores, one on each side of the building, and these sometimes have two or three living rooms back of them. In the centre is the entrance hall-way, a long corridor less than 3 ft. wide, and extending back 60 ft. in length. The hall-way is nearly always totally dark, receiving no light except that from the street door and a faint light that comes from the small windows opening upon the stairs, which are placed at one side of the hall-way.

Each floor above is generally divided into four sets of apartments, there being seven rooms on each side of the hall, extending back from the street to the rear of the building.

The front apartments generally consist of four rooms each, and the rear apartments of three rooms, making altogether fourteen rooms upon each floor, or, in a seven-storey house, eighty-four rooms, exclusive of the stores and the rooms back of them. Of these fourteen rooms on each floor only four receive direct light and air from the street or from the small yard at the back of the building. Generally, along each side of the building is what is termed an "air-shaft," being an indentation of the wall to a depth of about 28 in. and extending in length for a space of from 50 to 60 ft. This shaft is entirely inclosed on four sides, and is, of course, the full height of the building, often from 60 to 72 ft. high.

The Cottage Flat is the fifth type of working-class dwelling. This is usually a two-storied building, containing an upper and lower completely self-contained flat. Each of

(5) **The Cottage Flat.**

these flats is built for only one family, and there is a separate entrance for each of the families, and often separate gardens or yards. "Flats" we understand to be horizontal dwellings with all conveniences on the same level, as distinct from "Floors" which are horizontal dwelling-rooms with all conveniences on ground or basement level. It will at once be seen that such an arrangement meets the objections that have been raised against block and tenement buildings. All the privacy of a true home, as also the maximum of sunshine and fresh air which the site can receive, are secured to the inhabitants. The cost of construction is also much less than that of block dwellings, as already mentioned. If, then, a separate cottage cannot be supplied to each worker and his family, this arrangement is surely the one to be sought after by housing reformers. Thus, in Birmingham, as far back as 1892, cottage flats were built in Ryder Street and Milk Street, by the Corporation, and have since been let at a rent of from 5s. to 6s. 6d. per flat. Similar cottage flats had, before the war, been erected at Hornsey where the scheme has been quite a financial success, and there are always scores of applications for the first vacancy.

But it is to Richmond that we must look for the most successful experiment, by a corporation, in this direction. Here have been built, as a result of the energy and initiative of the late Alderman Thompson, more than a hundred and thirty such cottage flats. These flats accommodate over six hundred persons under perfectly healthy conditions and at a rent considerably lower than was paid for much inferior accommodation. There has been a net profit throughout the experiment, which is being put to a sinking fund, and will eventually secure to the Richmond municipality the whole of the property.

The sixth type of dwelling is the ordinary separate cottage or dwelling-house. This, of course, is the most desirable dwelling for a worker and his family. It is needless here to point out its many advantages over the other dwellings that have been mentioned. One of the chief of these is the fact that each cottage can have that touch of individuality which the late Right Hon. Charles Booth rightly considered so important in the construction of a home. The chief difficulty is that the cost is almost prohibitive to the poorer class of labourer.

The separate working-class houses may roughly be divided into three classes, viz., the parlour house, the ordinary working-man's cottage, and the slum house.¹

At their best "parlour houses" are semi-detached, have a fair-sized garden, and are built only ten or twelve to the acre in what are practically garden suburbs. More usually, however, they have only a small garden. They are generally built in rows; the houses, which number from eighteen to twenty-five to the acre, being separated from the street by a few square yards of garden. In many cases they have only a yard.

They contain five or six rooms, the parlour often having a bow window. Some have a bath, but many have none. Except that, as a rule, there might have been a better arrangement of the area upon which the houses are built, there is not much fault to find with this type of house. Not more than 20 per cent. of the working classes in the towns are housed in this way, though the proportion, and the rents paid, of course vary from town to town; the houses are usually only within the reach of the better-paid artisans.

¹ *The Land*, vol. 2, p. 6.

Such a house as this is described by H. G. Wells in *Joan and Peter*¹—

The room they entered was, perhaps, the most ordinary sort of room in England at that time, but it struck upon the observant minds of Joan and Peter as being strange and remarkable. They had never been before in an ordinary English living-room. It was a small, oblong room with a faint projection towards the street as if it had attempted to develop a bow window and had lacked the strength to do so. On one side was a fireplace surmounted by a mantelshef and an "overmantel," an affair of walnut-wood with a number of patches of looking-glass and small brackets and niches on which were displayed an array of worthless objects made to suggest ornaments, small sham bronzes, shepherdesses, sham Japanese fans, a disjointed German pipe and the like. In the midst of the mantelshef stood a black marble clock insisting fixedly that the time was half-past seven, and the mantelshef itself and the fireplace were "draped" with a very cheap figured muslin that one might well have supposed had never been to the wash except for the fact that its pattern was so manifestly washed out. The walls were papered with a florid pink wallpaper, and all the woodwork was painted a dirty brownish-yellow colour and "grained" so as to render the detection of dirt impossible. Small as this room was there had been a strenuous and successful attempt to obliterate such floor space as it contained by an accumulation of useless furniture; there were flimsy things called whatnots in two of its corners, there was a bulky veneered mahogany chiffonier opposite the fireplace, and in the window two ferns and a rubber plant in wool-adorned pots died slowly upon a rickety table of bamboo. The walls had been a basis for much decorative activity, partly it would seem, to conceal or minimize a mysterious skin disease that affected the wallpaper, but partly also for a mere perverse impulse towards litter. There were weak fretwork brackets stuck up for their own sakes, and more or less askew, and stouter brackets entrusted with the support of more "ornaments," small bowls and a tea-pot that valiantly pretended they were things of beauty; there were crossed palm fans, there was a steel engraving of Queen Victoria giving the Bible to a dusky potentate as the secret of England's greatness; there was "The Soul's Awakening," two portraits of George and May, and a large but faded photograph of the sea front at Scarborough in an Oxford frame. A gas "chandelier" descended into the midst of this apartment, betraying a confused ornate disposition in its lines, and the obliteration of the floor space was completed by a number of black horsehair chairs and a large table, now "laid" with a worn and greyish-white cloth for a meal. Such were the homes that the Victorian age had evolved by the million in England, and to such nests did the common mind of the British resort when it wished to meditate upon the problems of its Imperial destiny.

The ordinary working-man's cottage, abutting directly on the street, and containing a living room, small scullery, two, or occasionally three, bedrooms, and in exceptional cases, a parlour. It may have a passage or merely a lobby; very often the front door opens directly into the living room. Scarcely any of these houses have baths. As a rule there is a small garden in the Southern counties, but only a back-yard in the Midlands and North. The majority of the workers in our towns and urban districts live in

¹ Pages 185-186.

this type of house. The class is a wide one; the best houses approximate closely to those of Class I, the worst are little better than slum dwellings, and are hardly distinguishable from them. Almost invariably houses in this class are built in long and dreary rows.

They are usually built from twenty to thirty, and frequently in the large towns and industrial districts forty, and even more, to the acre. Thus, although in many cases they contain, individually, sufficient accommodation for health and decency, they are crowded far too closely together.

The rents of these houses also vary from town to town, and even in different districts of the same town. Usually the better houses are inhabited by artisans with good pay, the worst and smallest by unskilled labourers.

Finally, there is the slum house, the house which ought to be condemned as being so dangerous and injurious to health as to be unfit for human habitation. In some instances
 (c) **The Slum House.** these dwellings are in themselves entirely unfit. In others, though they would just be fit for habitation if there were sufficient light and air, they are so crowded on the acre, and the street and court which separates them is so narrow, that they are fit only to be condemned. More often they are both unfit in themselves, and crowded closely together.

This class most frequently consists of deteriorated dwellings of the parlour or cottage type, and of larger buildings converted into small tenements; less often of houses of inferior construction originally built for occupation by the poor. A common feature of dwellings of this class is the inadequacy or defective nature of sanitary conveniences, mode of refuse disposal, and water supply.

Slum dwellers are mainly casual and low-paid workers, and others who are very poor through illness, death of chief wage-earner, intemperance, and other causes.

Generally speaking, the class of house occupied depends upon the tenant's financial position, but this is not entirely the case. Thus, we often find people living in a parlour house who have a larger income than people living in cottages, and similarly, people in cottages, with a larger income than those who live in parlour houses. As a rule, however, the better-class house is inhabited by the tenant with the larger income.

It should be pointed out that the classification is but a rough and ready one. Houses differ widely from town to town, and even from district to district within the same town. Moreover, one class of dwelling shades off by imperceptible degrees into another.

In some of the larger towns, especially in London, an appreciable proportion of the workers live in tenement dwellings corresponding in size and quality to all the three classes named. In some districts, notably in parts of Northumberland, the "cottage flat" is the normal type of dwelling.

The results of statistical inquiries into the effects of back-to-back houses, as constructed in the North of England, vary in some minor points, but agree in the main.

Back-to-back Houses.

The first statistics published were those of certain districts of Salford, from 1879 to 1883, by Dr. Tatham, whose conclusions were later confirmed by Dr. Niven's statistics relating to the old township of Manchester from 1891 to 1894. The carefully compiled statistics of Mr. Herbert Jones from 1887 to 1892, comparing "through" houses in Saltaire with back-to-back houses in Shipley, followed.

Dr. Arnold Evans also obtained confirmatory results of the increase of mortality with the increase of the population of back-to-back houses in the wards of Bradford in 1890-1892.

These statistics show that the mortality from all causes increases with the increase in the number of back-to-back houses, and that the mortality from lung diseases, phthisis, the principal zymotic diseases, and diarrhoea alone, increases in a similar manner, whilst as the width of the streets diminishes the increase in the mortality from all causes, and from these special causes, becomes more and more marked.

Underground dwellings are mainly to be found in tenement houses, where they were originally used as kitchens, sculleries, stores, lumber rooms, or cellars.

Cellar Dwellings.

The Public Health Act, 1875, prohibits the occupation of cellar dwellings, built or rebuilt after the passing of the Act, or which were not lawfully so let or occupied at the time of the passing of the Act.

Existing cellar dwellings were not to be let or occupied unless the cellar was in every part at least 7 ft. in height, measured from the floor to the ceiling, and was at least 3 ft. of its height

above the surface of the street or ground adjoining or nearest to the same.

Under the Liverpool Corporation Act, 1908, special powers were obtained to close all cellar dwellings, even those of the type allowed in other towns under the Public Health Act. These powers came into operation on the 1st of January, 1913, and during that year sixty-five tenants of cellar dwellings were transferred to the Corporation dwellings.

"Slums" may be defined as areas where the dwelling-houses are so constructed that the narrowness and bad arrangement, or want of light, air, ventilation, or proper conveniences, or any other sanitary defect, is dangerous or prejudicial to the health of the inhabitants, or of those occupying neighbouring buildings; or houses so situate that by reason of their proximity to, or contact with, any other buildings—

Slums.

(a) They stop ventilation, or otherwise make or contribute towards making such other buildings unfit for human habitation or dangerous or injurious to the health.

(b) They prevent proper measures from being carried into effect for remedying any nuisance injurious to health or other evils complained of in respect of such buildings.¹

Many descriptions have been written of both the external and internal conditions of the dwellings within slum areas. None, perhaps, has surpassed that of Charles Kingsley in his vivid description of the Bermondsey slum contained in *Alton Locke*, a description which is unfortunately applicable to many areas in this country at the present day.

He stopped at the end of a miserable blind alley, where a dirty gas-lamp just served to make darkness visible, and show the patched windows and rickety doorways of the crazy houses, whose upper stories were lost in a brooding cloud of fog; and the pools of stagnant water at our feet; and the huge heap of cinders which filled up the waste end of the alley—a dreary, black, formless mound, on which two or three spectral dogs prowled up and down after the offal, appearing and vanishing like dark imps in and out of the black misty chaos beyond.

The neighbourhood was undergoing, as it seemed, "improvements," of that peculiar metropolitan species which consists in pulling down the dwellings of the poor, and building up rich men's houses instead; and great buildings, within high temporary palings, had already eaten up half the little houses; as the great fish, and the great estates, and the great shopkeepers, eat up the little ones of their species—by the law of competition, lately discovered to

¹ See Sections 38 and 39 of the Housing of the Working Classes Act, 1890.

be the true creator and preserver of the universe. There they loomed up, the tall bullies, against the dreary sky, looking down with their grim, proud, stony visages, on the misery which they were driving out of one corner, only to accumulate and intensify it in another.

The house at which we stopped was the last in the row; all its companions had been pulled down; and there it stood, leaning out with one naked ugly side into the gap, and stretching out long props, like feeble arms and crutches, to resist the work of demolition.

A group of slatternly people were in the entry, talking loudly, and as Downes pushed by them, a woman seized him by the arm.

"Oh! you unnatural villain!—To go away after your drink, and leave all them poor dear dead corpses locked up, without even letting a body go in to stretch them out!"

"And breeding the fever, too, to poison the whole house!" growled one.

"The relieving officer's been here, my cove," said another; "and he's gone for a peeler and a search warrant to break open the door, I can tell you!"

But Downes pushed past unheeding, unlocked a door at the end of the passage, thrust me in, locked it again, and then rushed across the room in chase of two or three rats, who vanished into cracks and holes.

And what a room! A low lean-to with wooden walls, without a single article of furniture; and through the broad chinks of the floor shone up, as it were, ugly glaring eyes, staring at us. They were the reflections of the rushlight in the sewer below. The stench was frightful—the air heavy with pestilence. The first breath I drew made my heart sink, and my stomach turn. But I forgot everything in the object which lay before me, as Downes tore a half-finished coat off three corpses laid side by side on the bare floor.

There was his little Irish wife;—dead—and naked; the wasted white limbs gleamed in the lurid light; the unclosed eyes stared, as if reproachfully, at the husband whose drunkenness had brought her there to kill her with the pestilence; and on each side of her a little, shrivelled, impish, child-corpse—the wretched man had laid their arms round the dead mother's neck—and there they slept, their hungering and wailing over at last for ever: the rats had been busy already with them—but what matter to them now?

"Look!" he cried; "I watched 'em dying! Day after day I saw the devils come up through the cracks, like little maggots and beetles, and all manner of ugly things, creeping down their throats; and I asked 'em, and they said they were the fever devils."

It was too true; the poisonous exhalations had killed them. The wretched man's delirium tremens had given that horrible substantiality to the poisonous fever gases.

It is impossible, as already stated, to form an accurate estimate of the number of persons in the United Kingdom who live in slum dwellings, but it is probably between two and three millions.

In connection with unhealthy or insanitary areas certain main objects must be considered, viz.—

- | | |
|-----------------------------|---|
| Insanitary
Area. | (1) The site; |
| | (2) The relationship of the houses to each other; |
| | (3) The houses themselves; and |
| | (4) The class of inmates. |

Mere density alone is insufficient to produce all the results as

shown by the dense population housed on the areas of some prisons, reformatories, and other public institutions. This also applies to large blocks of artisans' dwellings, in which the relationship of the houses to each other is immensely improved and the inmates are a picked class.

CHAPTER XV

OVERCROWDING

THERE are two kinds of overcrowding: (1) Too many houses built on any given area of land; (2) too many people living in any one room or house. These are two distinct evils. In

**Overcrowding
per Acre.**

London the great evil is overcrowding of poor per room and per house; in Manchester it is overcrowding and bad arrangement of houses on a given area. Both these evils are frequently found in the same town, and both must be attacked if the problem is to be solved.

Taking, first, the overcrowding of houses and areas, we must arrive at some definition which will enable us to understand this sort of overcrowding. We find the true test is to ascertain the number of persons per acre. The late Sir Benjamin Richardson held that no city could be in a properly healthy condition which had more than twenty-five people to the acre. Adopting this as our standard, what is the condition of affairs in some of our cities? Let us take York as our first example. We find that this city has an average of 20.5 persons to the acre, which is a slight improvement on the health standard mentioned, and compares very favourably with Manchester and Birmingham, where the population per acre is 42.0 and 41.1 respectively. But these figures are very deceptive if we forget the fact that they represent an average population distributed over the whole number of acres which form the extent of the city. In York, as in all cities, this population is very unevenly distributed, as a glance at the various districts of the city, given in Mr. Rowntree's book on York, will show.¹

One of these districts, a busy working-class centre, has as many as 349 persons to the acre, another 246, and yet another 237. The same applies to Manchester where in one poor district (Hulme) 141 persons live on each acre, whilst the average for Rusholme, a wealthy suburb, stands at only 15 per acre.²

In the metropolis we find such districts as Shoreditch and Paddington with 180.2 and 106.1 persons to the acre

¹ *Poverty : a Study of Town Life*, Chap. VI.

² *Housing Conditions in Manchester and Salford*, p. 17.

respectively, whilst Lewisham and Hampstead have only 18.1 and 36.1 per acre. Even if we regard the matter from the point of view of the number of houses to the acre it seems to make little difference.

This congestion of people per acre which we find in central districts is unfortunately not illegal, and hence the delay and difficulty in combating the evil. All that we can do is to exert a steady pressure in the right direction, not closing and demolishing insanitary houses without at the same time finding outlets to newer and less crowded districts.

The causes of this form of overcrowding are fairly obvious; there is first the increasingly high price of all urban land, and in many cases its extreme scarcity for building purposes. Side by side with this cause is the supplanting of residential by commercial houses. It has, indeed, been stated that the cause of overcrowding in London is the conflict for room, which is always going on between the inhabited house and the business premises. Commercial forces tend to focus themselves at the business centre of every large city, a fact more noticeable in New York and Chicago, than in London. Hence the "monstrosity" of the "sky-scraper" in American cities. Those who are unfortunately compelled to live in the inner ring of any of our large towns have to pay dearly for the questionable privilege. The burden of rent often falls most heavily on those who can least afford to bear it. Many of the working classes have necessarily to live near their occupation in the heart of the city, and as a result they have to suffer the many disadvantages which such a life entails.

Overcrowding in houses is an evil attended with even worse results than overcrowding on acres.

The Census Commissioners (1901) defined a house as—

**Overcrowding
in Houses.**

All the space within the external and party walls of a building is to be considered a separate house by however many families living in distinct tenements or apartments it may be occupied.

Here, however, we are helped by some sort of legal definition of overcrowding. "We may be tolerably certain," says the Census Commissioners of 1891, "that the rooms in tenements with less than five rooms will not in any but exceptional cases be of large size, that ordinary tenements which have more than two occupants

per room, bedrooms and sitting-rooms included, may safely be considered as unduly overcrowded." That this definition is by no means complete will be understood when we realize that it contains nothing as to the size of a room, a very important consideration. Thus, if a tenement or cottage consists of two bedrooms and a kitchen the census authorities would only describe it as overcrowded if there were more than six persons living in it, no matter how small the rooms.

Again, overcrowding does not exist merely when two or more families inhabit a house originally intended for one. Tenements containing two or three rooms, which may provide sufficient accommodation for three or four people, are often inhabited by six, or ten, or even more, with the two-fold result that there is gross overcrowding, and that there are insufficient sanitary and other conveniences. Thus, in a paper read before the Section of Epidemiology and State Medicine of the Royal Society of Medicine, on 24th October, 1913, on Working-class Home Conditions in London, Miss W. McC. Wanklyn said—

What is not at first perceived is that many of our houses only pretend to be houses, and in reality are nothing of the kind. They are tenements. The veneer of house-front conceals that about half of our huge population is housed in tenements, which are not proper tenements at all but only individual rooms.

"The familiar term, 'Houses let in lodgings' simply means that houses designed, constructed, and intended for the use of one family, are actually occupied, without material alteration, as the dwelling-place of two or more separate families."

The late Professor Huxley considered that each adult requires at least 800 cubic feet space for himself, that is, the space represented by a small room of 10 ft. square in area and 8 ft. in height. Many years ago the late Dr. Edmund Parkes showed that, calculated on a physiological basis, the human adult required 1,000 cubic feet space, because, in order to maintain the air in a sufficient state of average purity in a dwelling room it was necessary to supply 3,000 cubic feet of air per hour, and the air in this climate could not be changed more frequently than three times in an hour.

In the model by-laws of the Local Government Board, 400 cubic feet of air space is required for every person over 10 years of age, in any room, not exclusively used as a sleeping apartment, and 200 cubic feet for children under 10 years. In rooms used exclusively for sleeping the amounts are 300 and 150 respectively. But

Army Regulations require 600 cubic feet per head for men in barracks, and the Metropolitan Police require 450 and the Poor Law 500 cubic feet per adult. It has to be remembered that to keep the air pure and uncontaminated a system of ventilation much more perfect than is found even in better-class houses is required; and it is a well-known fact that ventilation is more and more neglected the lower we go down in the social scale.

The census test of overcrowding is, in fact, quite inadequate to measure the full extent of the evil, and there is a great need for the adoption of a more accurate one. Even taking this standard, however, the census authorities find that one-tenth of the total urban population of England and Wales are overcrowded. This means that nearly 3,000,000 are overcrowded. A closer examination of these figures will prove both interesting and instructive.

The Report of the Board of Agriculture and Fisheries on the *Wages and Conditions of Employment in Agriculture* (vol. I, 1919)

**Housing in
Oxfordshire.**

contains some very interesting information about the housing in Oxfordshire, and in particular gives the results of an inspection of upwards of 1,000 cottages, made with a view to ascertaining the extent and degree of overcrowding.

The conditions of nine districts have been ascertained; in four the supply is said to have been sufficient; in two barely sufficient; in the remaining three insufficient. The investigator found a good many "bad" cottages, *i.e.*, those with one room downstairs and two up. There was also a substantial proportion of cottages with two-decent rooms down and two upstairs—the Chipping Norton district, though the supply is said to have been insufficient in 1914, being particularly well favoured so far as the quality of the cottages is concerned.

In some districts many of the cottages are built with good stone walls, 2 ft. thick, and the rooms are frequently 10 ft. by 12 ft., and sometimes much larger; and an instance is given of some very good cottages at Holton with three rooms up and three rooms down, which are let at the very moderate rental of 3s.

The results of the examination of the 1,040 houses are worth recording—

76 or 7·3 per cent. had only one bedroom;
604 or 58 per cent. had two bedrooms;

266 or 25·5 per cent. had three bedrooms;
94 or 9 per cent. had over three bedrooms.

The houses were occupied as follows—

76 *one-bedroom houses*—

47	houses with	one or more inmates
15	„ „	three inmates
5	„ „	four „
5	„ „	five „
3	„ „	six „
1	„ „	seven „

604 *two-bedroom houses*—

357	houses with	three or less inmates
83	„ „	four inmates
71	„ „	five „
47	„ „	six „
23	„ „	seven „
17	„ „	eight „
5	„ „	nine „
1	„ „	ten „

266 *three-bedroom houses*—

212	houses with	inmates not exceeding five
29	„ „	six inmates
8	„ „	seven „
5	„ „	eight „
10	„ „	nine „
1	„ „	ten „
1	„ „	eleven „

These figures may be taken as typical of rural Oxfordshire, but to get a really satisfactory idea of the degree to which the houses are overcrowded it would be necessary to know how many of the inmates are adults.

The conclusion to be drawn as to Oxfordshire, which may perhaps be taken as a fair example of the rural areas, is that there is some, though not a very serious, housing shortage in the rural districts, and that while many of the houses are bad, there is a large proportion of quite good houses.

The figures of the census may now be considered in the bearing which they have upon the subject of overcrowding which we are now considering.

THE UNITED KINGDOM CENSUS STATISTICS, 1821-1911

The figures for 1821 and 1831 are exclusive of the numbers in the Army, Navy, and Merchant Service.

Date of enumeration.	United Kingdom.			England and Wales.	Scotland.	Ireland.
	Persons.	Males.	Females.	Persons.	Persons.	Persons.
1821	20,893,584	10,174,868	10,718,716	12,000,236	2,091,521	6,801,827
1831	24,028,584	11,680,532	12,348,052	13,896,797	2,364,386	7,767,401
1841	26,730,929	13,060,497	13,670,432	15,914,148	2,620,184	8,196,597
1851	27,390,629	13,369,227	14,021,402	17,927,609	2,888,742	6,574,287
1861	28,927,485	14,063,477	14,864,008	20,066,224	3,062,294	5,798,967
1871	31,484,661	15,301,830	16,182,831	22,712,266	3,360,018	5,412,377
1881	34,884,848	16,972,654	17,912,194	25,974,439	3,735,573	5,174,836
1891	37,732,922	18,314,571	19,418,351	29,002,525	4,025,647	4,704,750
1901	41,458,721	20,102,408	21,356,313	32,527,843	4,472,103	4,458,775
1911	45,221,615	21,946,495	23,275,120	36,070,492	4,760,904	4,390,219

In 1821 there were 2,493,423 families or separate occupiers in England and Wales; in 1911, 8,005,290.

In 1911 England and Wales had exactly three times as many persons per square mile as in 1821, and Scotland over twice as many; whereas Ireland, which, in the earlier part of last century, had an average density (in proportion to area) as large as that of England and Wales, and practically three times the density of Scotland, now ranks the last of the three.

Density of Population.

PERSONS PER SQUARE MILE

Census Year.	United Kingdom (120,724 sq. miles).	England and Wales (58,340 sq. miles).	Scotland (29,798 sq. miles).	Ireland (32,586 sq. miles).
1821	173	206	70	209
1831	199	238	79	238
1841	221	273	88	251
1851	227	307	97	201
1861	240	344	103	178
1871	261	389	113	166
1881	289	445	125	159
1891	313	497	135	144
1901	343	558	150	137
1911	375	618	160	135

In 1821 there was an average of 3.11 acres per person in England and Wales; in 1911 the average had decreased to 1.04.

The following table shows the march of urbanization since the middle of last century by the comparative figures of urban and rural districts. In 1851 the population was fairly evenly divided between the two. At the 1911 census the urban districts embraced over three-fourths of the population in England and Wales.

**Urban and
Rural Districts.**

POPULATION

	England and Wales.	Urban Districts	Rural Districts	Percentage of Total Population of England and Wales	
				Urban Districts.	Rural Districts.
As constituted at each Census.					
1851	17,927,609	8,990,809	8,936,800	50.2	49.8
1861	20,066,224	10,960,998	9,105,226	54.6	45.4
1871	22,712,266	14,041,404	8,670,862	61.8	38.2
1881	25,974,439	17,636,646	8,337,793	67.9	32.1
1891	29,002,525	20,895,504	8,107,021	72.0	28.0
1901	32,527,843	25,058,355	7,469,488	77.0	23.0
1911	36,070,482	28,162,936	7,907,556	78.1	21.9

The figures for the aggregate of urban and rural areas for the Censuses of 1851-1871 are only approximations.

The eighth volume of the Report on the Census of 1911 for England and Wales¹ deals with tenements, and classifies the people by the size of the family and by the number of rooms in the occupation of that family.

Tenements.

The number of private families is found to be 7,943,137, and to contain a population of 34,606,173.

Of each 100,000 tenements occupied by private families in England and Wales—

3,207	consist of	one room	
8,314	„	two rooms	
13,948	„	three	„
24,947	„	four	„
20,635	„	five	„
28,949	„	six	„
			and upwards
<hr/>			
100,000			

¹ Cd. 6,910 of 1913.

THE ONE-ROOMED TENEMENT (Census of 1911)

The following similar table, also compiled from figures given in the Report, shows at a glance the particulars relating to one-roomed tenements in England and Wales.—

No. of Persons in the Private Family.	Proportion per 100,000 Families.	Population.	Proportion per 100,000 Persons.
1	1,547	122,798	355
2	933	148,154	428
3	416	99,120	286
4	196	62,360	180
5	78	31,085	90
6 and upwards .	37	19,205	55
	3,207	482,722	1,394

It will be noted that there is a total population of 482,722 persons in England and Wales living in one-roomed tenements, which gives a proportion of 1,394 persons per 100,000, but of these only 727, or 7 per 1,000, were in families of over two. The table also shows that nearly 20,000 persons live six or more to a room in one-roomed tenements.

In urban districts 3,952 per 100,000 private families live in one-roomed tenements, and 24,122 per 100,000 private families in four-roomed tenements, while in rural districts 605 per 100,000 private families live in one-roomed tenements, and 27,821 per 100,000 private families in four-roomed tenements.

THE FOUR-ROOMED TENEMENT (Census of 1911)

The commonest size of tenement is that consisting of four rooms, which forms nearly 25 per cent. of the whole, and the following table shows the proportion per 100,000 private families, the population and the proportion per 100,000 persons of the four-roomed tenement, classified according to the number of persons in the family—

No. of Persons in the Private Family.	No. of Families per 100,000 in 4-roomed Houses.	Total Population in 4-roomed Houses.	Population per 100,000 Persons in 4-roomed Houses.
1	873	69,370	200
2	4,186	665,074	1,922
3	5,132	1,222,632	3,533
4	4,740	1,505,724	4,350
5 and upwards .	10,016	5,086,906	14,700
Totals	24,947	8,549,706	24,705

ROOM ACCOMMODATION IN LONDON AND ENGLAND AND WALES (Census of 1911)

The following table shows the percentage of the population living under various conditions of room accommodation in England and Wales, and London taken separately—

Average Number of Occupants per Room.	England and Wales.	London.
$\frac{1}{2}$ or less	9.7	5.7
Over $\frac{1}{2}$ but less than 1	22.0	14.9
1	15.0	14.5
Over 1 but less than $1\frac{1}{2}$	23.2	20.8
„ $1\frac{1}{2}$ „ „ 2	15.9	20.1
„ 2 „ „ $2\frac{1}{2}$	4.8	7.5
„ $2\frac{1}{2}$ „ „ 3	2.8	6.2
„ 3 „ „ 4	0.8	1.7
4 and over	0.7	2.3
In tenements of over 9 rooms	5.1	6.3
Totals	100.0	100.0

LONDON TENEMENTS

The following table for 1911 relating to London is on the lines of the previous tables—

No. of Rooms in a Tenement.	No. of Tenements.	Proportion per 100,000 Private Families.	Population.	Proportion per 100,000 Persons.	Percentage of Total Tenements.
1 Room	138,226	13,500	265,553	6,243	13.4
2 Rooms	196,405	19,182	673,619	15,837	19.0
3 Rooms	219,158	21,403	901,603	21,199	21.3
4 Rooms	164,776	16,093	787,159	18,507	15.9
5 or more Rooms	315,296	29,822	1,893,751	38,214	30.4
Totals	1,033,861	100,000	4,521,685	100,000	100.0

The gross neglect with regard to housing conditions may be realized by the statement in the last Census Report—

Judged by the figures for tenements of less than five rooms, twenty-five of the sixty-two administrative counties showed no improvement in the matter of overcrowding, as indicated by the proportion of population living more than two in a room; while in London, Cumberland, and Radnorshire, in spite of a decreasing population and an increasing number of inhabited buildings, the figures show an increase in the proportion of overcrowding. Where

improvement is recorded it is, in the majority of cases, very slight, but it is satisfactory to find that the returns from Durham, Northumberland, and the West Riding, where overcrowding is still very prevalent, point to amelioration in those areas.

Of urban and rural districts it is officially recorded that overcrowding is worst among the urban districts of Durham and Northumberland, in seven of which the proportion of tenements with more than two occupants per room is upwards of 40 per cent., the proportion in many of the West Riding towns being also high, in some cases exceeding 20 per cent. Outside these counties overcrowding is highest in Haydock (25·2 per cent.) in Lancashire; Sedgley (20 per cent.), and Quarry Bank (18·5 per cent.) in Staffordshire; Dawley (18·4 per cent.) in Shropshire; and Carlisle (18·1 per cent.) in Cumberland. Among rural districts those in Durham and Northumberland show the highest proportions, rising in Hasington rural district to 37·6 per cent. Outside these counties the highest proportions of overcrowding are in the rural districts of Wakefield (18·2), Halifax (17·0), and Hemsworth (16·2) in the West Riding; Longtown (14·7) in Cumberland; Wrexham (14·4) and Chirk (14·3) in Denbighshire; and Kingswinford (14·0) in Staffordshire.

The position in large towns is shown by the fact that in twelve of them (in addition to London) tenements of less than five rooms comprised more than 70 per cent. of the total.

TOWNS IN WHICH 1 to 4-ROOM TENEMENTS WERE MORE
THAN 70 PER CENT. OF THE TOTAL

	Per cent.
South Shields	83·1
Gateshead	82·9
Dewsbury	80·1
Devonport	79·6
Newcastle-on-Tyne.	79·3
Sunderland	78·5
Tynemouth	76·3
Oldham	75·1
Rochdale	72·5
Huddersfield	71·8
Plymouth	71·7
London	70·2

In Oldham 66·2 per cent. of the tenements consists of four rooms, in Blackburn, 61·2 per cent.; in Bury, 59·2; in Bolton, 53·8; and in Stoke-on-Trent, 53·6. Even in towns where five-roomed tenements

are regarded as a feature, these tenements are in the minority, as in Edmonton, 47·1 per cent.; Barrow-in-Furness, 39·8; Reading, 39·0; Nottingham, 38·7; Lincoln, 38·6; Enfield, 36·8; and Ilford, 35·9. The towns figuring with an abnormal proportion of six-roomed tenements, such as Northampton, 51·7; Leicester, 51·2; Ipswich, 46·8; Norwich, 41·4; and Handsworth, 40·0, are the exception to the rule.

THE GREAT CITIES

The state of affairs in the great cities is clearly recorded in the official statement that the highest percentages of one-roomed tenements are in—

	TOWNS.	Per cent.
Dublin		33·9
Glasgow		20·0
London		13·4
<i>Two-roomed—</i>		
Glasgow		46·2
Edinburgh		31·6
Dublin		21·0
<i>Three-roomed—</i>		
Birmingham		30·5
Edinburgh		21·9
London		21·3
<i>Tenements of from one to three rooms—</i>		
Glasgow		85·1
Dublin		65·4
Edinburgh		62·9
London		53·7
Manchester		15·0
Belfast		9·7
<i>Four rooms—</i>		
Manchester		40·6
Belfast		23·9
<i>Tenements over six rooms—</i>		
Liverpool		14·1
London		13·3
Edinburgh		11·8
Glasgow		3·6
<i>The proportion of the town's population living more than two in a room was—</i>		
Glasgow		53·6
Dublin		37·9
Edinburgh		31·1
London		16·8

Birmingham	9·8
Liverpool	9·5
Manchester	7·0
Belfast	5·5

In Scotland, out of a population of 4,601,070, 399,876 live in one-roomed houses, but of these 89,131 consisted of single persons or couples, leaving 310,745 people in one-roomed houses, three or more to a room—that is, 67·5 per thousand of the population.

**Scottish
Statistics.**

Taking the four-roomed house as the proper minimum for an average sized family, we find that in Scotland 3,287,540 people out of 4,601,070 live in houses of three rooms or less, leaving 1,313,530, or 285·45 per thousand, occupying houses of four rooms or more.

In Edinburgh, out of a population of 305,209, 18,608 people live in one-roomed houses. Of these, 5,805 are single persons or couples, leaving 12,803 people living more than two to a room in one-roomed houses, 183,803, or more than half the population, living in houses of less than four rooms, and 113,452 having four rooms or more.

If from the total of those in houses under four rooms we deduct families of one, two or three persons, and families of four persons in two and three-roomed houses, we get a total of 69,571 people who are really overcrowded according to modern hygienic principles—that is, 22·6 per cent. of the population.

In Glasgow, out of a population of 754,534, 103,815 live in one-roomed houses. Of these, 21,802 are single persons or couples, leaving 82,013 in families of three or more; 631,239 live in houses of three rooms or less, leaving only 123,295, or one-sixth of the population, in houses of four rooms or more.

Again, deducting from the total 194,064 people who are in families of one, two, or three, and families of four having two or three rooms, we get 437,175 people, or 58 per cent. of the population really overcrowded.

These figures leave little room for dispute as to the desirability of some improvement in the housing conditions of the people. The strange fact, however, remains that there were 20,983 uninhabited houses in Glasgow in 1911!

And to add to the evils of overcrowding, these unfortunate inhabitants of one or two-roomed tenements are often engaged in home trades. Such trades as matchbox-making, fur pulling, and

even haddock-curing are frequently carried on in the one room in which the family lives, thus adding to the pestilential state of the air breathed night and day in the room.

Often in this one room these people have to rear their children, eat, sleep, dress, cook, live, and possibly die, unless they are among those who breathe their last in the more spacious infirmary or prison.

(*Census Commissioners*, 1901, pp. 40, 42.)

CHAPTER XVI

RESULTS OF OVERCROWDING

THE Housing of the Working Classes Commission reported in 1885 that inquiries in low neighbourhoods showed "that upon the lowest average every workman lost twenty days in the year from simple exhaustion" and inability to work owing to the depressing effects of bad housing.

Results of Overcrowding.

In Dr. Mair's investigations it was found that the excess of mortality from pulmonary disease and diseases of young children was 40 per cent. greater in back-to-back houses than in the ordinary dwelling-houses. Again, evidence in support of the view that these diseases are both more prevalent and more fatal in insanitary than in sanitary houses is to be found in the annual reports and returns of the medical officers of health of the large urban communities.

The Royal Commission on the Poor Laws, 1909, were so much impressed by the importance attaching to sickness, due to conditions in which people live and work, that they appointed two special investigators to report on the relation of industrial and sanitary conditions of pauperism, and bad housing conditions were placed second only to casual and irregular employment, as a cause of pauperism through disease and demoralization.

Housing in its Relation to Disease.

"The insanitary conditions of a house," says the Royal Commission, "are so frequently due to the character of the people living in it, that it is sometimes difficult to disentangle cause and effect. Housing conditions produce or aggravate certain illnesses," and the following are stated to be housing conditions injurious to health—

(a) Dampness is likely to produce chill, catarrh, kidney affection, rheumatism, heart disease, phthisis only indirectly.

(b) Want of ventilation in the house may cause anaemia; while want of ventilation about the house favours infection, produces lassitude and may cause anaemia.

(c) Bad privy arrangements favour diarrhoea, enteric fever,

etc., etc., possibly many other diseases like scarlet fever, phthisis, etc.

(d) Darkness produces anaemia and want of vigour; conceals dirt and infection, and so favours disease like phthisis.

(e) Overcrowding favours the spread of all kinds of infectious disease, phthisis, enteric, small-pox, pneumonia, septic disease, etc.

(f) Dirt and slovenliness favour phthisis, vermin, skin disease, and all infectious illnesses.

Speaking at the Royal Institute of Public Health in July, 1914, Dr. A. S. M. Macgregor, tuberculosis officer for the City of Glasgow, describing features in the city incidence of tuberculosis, said the house incidence of fatal phthisis in Glasgow for three years gave the following figures—

Death-rate in one-roomed houses	.	.	1.76
" " two-roomed houses	.	.	1.26
" " three-roomed houses	.	.	0.91
" " four-roomed houses	.	.	0.66

During June, 1911, he visited all the cases at home in two of the poorest wards in the city. In the majority of one-apartment houses the light was only fair. Nearly half were dirty, with the windows almost or quite closed. The average number of inmates was 3.8, and in the cases visited the weekly income per person, after deducting rent, was—

2s. 6d. and under	.	.	.	16.5 per cent.
3s.	.	.	.	8.6 "
4s.	.	.	.	21.2 "
5s.	.	.	.	18.9 "
Over 5s.	.	.	.	34.7 "

This part of the subject may be summarized by two quotations. Professor Alfred Marshall says¹—

But the conditions which surround extreme poverty, especially in densely crowded places, tend to deaden the higher faculties. Those who have been called "the Residuum" of our large towns have little opportunity for friendship; they know nothing of the decencies, and the quiet, and very little even of the unity, of family life; and religion often fails to reach them. No doubt their physical, mental, and moral ill-health is partly due to other causes than poverty, but this is the chief cause.

¹ *Economics of Industry*, p. 4.

The pamphlet on *Housing*, published by the Ministry of Reconstruction,¹ repeats the proved fact that bad housing conditions and overcrowding have a very serious effect upon human health—

Bad housing conditions affect not merely physical health but the general standard of life. How is it possible to keep a home clean and comfortable if it consists of two rooms only, while the family number fourteen? How is it possible to maintain decency when there are insufficient bedrooms to separate the sexes, or when—as is not uncommon in some of our towns—there is only one sanitary convenience to six tenements?

When we consider the average workman's home, contemplate his surroundings, gauge the scope of the education that has been permitted him, and weigh his opportunities for self-respect, for home pride and moral and spiritual advancement, it is not to be wondered at that there is discontent and unrest.

**The Labour
Unrest.**

We are often told, by ministers of religion and others, that the poverty and misery of large numbers of people in this country is a scandal to Christianity. This is quite true, and could scarcely be otherwise, for a system of which the mainspring is self-interest cannot be expected to result in consequences which are acceptable to the Christian conscience.

The questions thoughtful men are asking themselves to-day assuredly suggest the development of a new social conscience (says Professor W. Jethro Brown).² Men want to know whether poverty, ignorance, stupidity and crime are not avoidable. . . Such questions as these are not confined to speculative dreamers; they are asked by men and women of every class. They evidence a divine discontent which, while it has its dangers and is apt to blind the vision to the immense value of the victories already gained, is a proof of the enduring power of the ideas inherited by the twentieth century from the nineteenth.

It is, of course, quite true to declare that the labour unrest is of modern development, but all movements for reform have been preceded by a period of agitation and unrest. At the present time the reasons are obvious. Of what advantage is it to the hundreds of thousands of men and women who toil in our manufacturing towns, that high wages are exacted as the result of unions, of political pressure and of strikes? What enjoyment in life has been secured as the result of this unrest? From 1900 to 1910 wages were nearly stationary, while prices went up by leaps and bounds,

¹ Reconstruction Pamphlet, No. 2.

² *The Underlying Principles of Modern Legislation*, p. 94. (John Murray.)

as shown by the official returns of the Board of Trade. It is clear that the stationary wages and rising prices mean decreased comfort and increased sense of depression. The falling-off of purchasing power, whether connected in the worker's mind with the rise in prices or merely felt as a hard fact, is calculated to produce unrest.

And this unrest extends also to the housing problem. Speaking at Liverpool on 14th June, 1912, upon the occasion of the opening of the Bevington Street Housing Scheme, the Earl of Derby said that they heard "a great deal nowadays about industrial unrest. It would be idle to say that the sole cause of it was discontent of habitation, but to a very large extent it must be allowed that bad housing in the past had contributed in a large degree to that discontent. The man who lived in a gloomy, unhealthy neighbourhood must of necessity be affected by his environment, and still more must his children who grow up amidst such surroundings be affected."

The Royal Commission appointed early in July, 1917, to inquire into the causes of industrial unrest divided Great Britain into eight areas, and separate Commissions examined the causes of unrest in each of these areas. In their Reports the Commissioners in seven out of the eight districts specifically drew attention to the fact of insufficient and bad housing being a cause of unrest. The Commissioners for the North-Eastern area pointed out that "the housing question was put forward as one of the general causes of industrial unrest, which should, in the national interest, be dealt with at an early date." The report for the Yorkshire area emphasized the necessity for a large programme of social reform after the war, "including especially sufficient increase in and improvement of housing accommodation." The Commissioners for Wales said: "It is clear that unsatisfactory surroundings and inadequacy of housing accommodation are factors of great importance in the causation of unrest."

It must not be forgotten that forty years of compulsory education have created in the minds of the men and women who have benefited by the system a desire for better things, of which improved housing and better environment are not the least. There has also been the wider culture which such movements as the Adult Schools, Co-operative Union, the Workers' Educational Association, and Ruskin College, Oxford, have done much to advance. That these

movements are gradually having their effect, and that this effect will be progressive, cannot be doubted. They are growing daily, and groups of intelligent and informed workers are springing up all over the country, and, if housing is one of the main reasons for labour unrest, their recognition of that fact has made the solution of the problem all the more urgent and vital.

John Ruskin, the centenary of whose birth we have recently celebrated, has thus expressed this view: "Your first business is to make your homes healthy and delightful; then keep your wives and children there, and let your return to them be your daily 'holy day.'"¹

Those who are in sympathy with the workers and think that they ought to, and must, get a bigger share of the world's goods, are not sorry to see this unrest. But to the man who is quite content with the manner in which wealth is at present distributed, and only wants to enjoy his own income, without recognizing his duty to his neighbour, it must be most disquieting and discomforting.

¹ *Fors Clavigera XXII*, vol. 1, p. 450.

CHAPTER XVII

THE RURAL PROBLEM

It is noticeable that the rural housing problem, which is to-day creating as much interest as the evil in the towns, obtained very scanty attention from the Legislature until a comparatively late date. The Housing of the Working Classes Act of 1885 was the first Act to extend to the rural sanitary districts benefits which, under the Labouring Classes Lodging-houses Acts, 1851-1867, had long been enjoyed by the larger town authorities. The principal cause which led to attention being drawn to the matter was the fall in agricultural values which took place in the "seventies" and is responsible for the pressing character of the rural demand to-day, and, to some extent, of the town demand. So long as agriculture was a prosperous industry, the erection and maintenance of a sufficient number of houses to enable the industry to be carried on efficiently was a profitable form of investment. The sources of the problem, however, are to be found in a much earlier period, and are identified with the rural exodus.

Many causes have been suggested to account for the exodus from the country to the towns. It is, of course, no new tendency, for even in Tudor times we find in the attack then made on the "common lands" system the first beginning of this migration, but it is only in recent years that the movement to the town has become such a menace to our national life.

As wool producing was found to be a more prosperous undertaking than corn-growing in the Tudor times, so now our collieries and manufactures pay better than our farming. Meanwhile agriculture, still our greatest industry, has been sadly hindered by legislation and the conservatism of the farmers.

A very important cause of the present depopulation is what is generally known as the "Land Question." That four-fifths of the land of the United Kingdom should be in the possession of some 7,000 landowners is a very serious hindrance to rural

prosperity.¹ This fact means that the agricultural labourer has no "stake in the soil," no profitable interest in the land, and is consequently at the mercy of the squire and the large land-owner. While it is true that industrial causes have attracted labourers to the towns, it is equally true that for the agricultural labourers in the rural districts there is no hope either of independence during their working years or of a sufficiency in their old age. It may be impossible altogether to stem the great stream of workers from country to town in modern industrial England, but, at least, it should be possible to offer counter-attractions in the country.

Then, again, the fact that the colonial emigration agencies have advertised their own lands so enormously has doubtless been an important factor. This accelerated emigration is attributed to several causes, the most generally mentioned being the appeal to a generation which has become accustomed to the modern disregard of distance. Canada to-day seems as near to the young countryman as London did to his father.

Whilst the growth of railways and the attraction of town life have doubtless influenced the rural exodus, they have scarcely done so to the extent that some writers suggest. Although there are many (particularly among the women) who find country life very dull and monotonous, experience has shown that when good housing at fair rents, and good allotments are provided, or where there is a good prospect of becoming independent, the agricultural labourer does not migrate to any great extent.

The principal factors influencing the movement to the towns appear to have been the shorter hours of the industrial workers, their independence during leisure, and (especially in the North) possibly the desire of the younger generation to escape from the coal clubs, blanket charities and other evidences of the old patronizing relationships of English village communities.

Dealing with this aspect of the question, Professor Gonner,² says—

In connection with the assertion that people were driven into the towns, an assertion made at different times during the preceding two centuries, it

¹ *Land Reform* (Right Hon. Jesse Collings), p. 86.

² *Common Land and Inclosure*, p. 442.

must be remembered that with the divorce between agricultural and industrial occupations, and the early growth of factory organization, towns both by reason of the sole opportunity offered for manufacture and also of a growing and specious difference in wage were beginning to exercise that force of attraction which subsequently becomes the great cause of rural depopulation.

The lack of housing accommodation is frequently mentioned as influencing men to leave the villages. It appears paradoxical that complaint should be made at the same time of dwindling population and insufficient cottages, but there can be no doubt that the question of rural housing is acute. In this connection the competition of the townsmen has aggravated the situation, and allusion is made to the turning of cottages into "villas" and to the increasing tendency, fostered by bicycles, of urban workers to live in the rural districts.

**The Lack of
Housing
Accommodation.**

In the Report of the Board of Agriculture and Fisheries on the Decline in the Agricultural Population of Great Britain, 1881-1906 (Cd. 3,273), 1906, it is stated that—

Among specific causes of discontent, a deficiency of adequate or satisfactory housing accommodation is reported from about thirty counties. The details, where given, may be referred to, but speaking generally, there is evidence not only—or perhaps it should be said not so much—of an actual scarcity of cottages, though this is mentioned in some cases, as of a lack of cottages which satisfy the more exigent requirements of the labourers in these times, or comply with the demands of vigilant sanitary authorities. As with every other case, the rural labourers' standard of comfort has been raised, and they are not now contented with the accommodation which previous generations placidly accepted. The recognition of this fact merely states the problem without helping to its solution, which, as several correspondents admit, is extremely difficult, its initial difficulty being that rural cottages are not let at commercial rents. As a part of the labourer's wage is, in effect, now given in house rent, so the provision of more expensive and commodious cottages may be regarded as equivalent to a rise in wages, at any rate from the employer's point of view (p. 15).

During the second half of the eighteenth century there was consummated the great change, in the economic life of England, which is known as the Industrial Revolution. Until that time England had been an agricultural and stock-breeding country, her rural districts occupied, for the most part, by a stout yeoman class and a hard-working peasant community. The landed aristocracy had large estates in the country districts, but many of these were sub-let to the yeoman farmers in various-sized holdings. Generally these

**Industrial
Revolution.**

holdings were surrendered or sold, and the land passed into the hands of a comparatively few owners.

It was into this condition of affairs that the early housing reformers began their inquiries, the result of which has been an almost continuous series of enactments. Their methods of dealing with the problems which confronted them were varied according to the talents which each possessed. Shaftesbury, from the floor of the House of Commons; Robert Owen at New Lanark Mills, with his model conditions of living; Jeremy Bentham and the Philosophical Radicals, directing the indomitable Edwin Chadwick; Frederick Denison Maurice and the Christian Socialists; each and all made their own contribution to the movements which paved the way for the early housing legislation. Nor was the pen of the novelist idle. A quotation will suffice to illustrate the points of view of two men of somewhat different mental outlook, who were, however, directing their attention to the rural housing problem.

The Earl of Beaconsfield, in his novel *Sybil*, has given a description of the agricultural market town of Marney as it appeared in 1845, which, in his preface, he states had been written from his own observation. It is a description which could be applied to other rural areas both of that day and, with probably some modifications, of the present day.

The situation of the rural town of Marney was one of the most delightful easily to be imagined. In a spreading dale, contiguous to the margin of a clear and lively stream, surrounded by meadows and gardens, and backed by lofty hills, undulating and richly wooded, the traveller on the opposite heights of the dale would often stop to admire the merry prospect that recalled to him the traditional epithet of his country.

Beautiful illusion! For behind that laughing landscape, penury and disease fed upon the vitals of a miserable population.

The contrast between the interior of the town and its external aspect was as striking as it was full of pain. With the exception of the dull high street, which had the usual characteristics of a small agricultural market town, some sombre mansions, a dingy inn, and a petty bourse, Marney mainly consisted of a variety of narrow and crowded lanes formed by cottages built of rubble, or unhewn stones without cement, and, from age or badness of the material, looking as if they could scarcely hold together. The gaping chinks admitted every blast; the leaning chimneys had lost half their original height; the rotten rafters were evidently misplaced; while in many instances the thatch, yawning in some parts to admit the wind and wet, and in all utterly unfit for its original purpose of giving protection from the weather, looked more like the top of a dunghill than a cottage. Before the doors of these dwellings, and often surrounding them, ran open drains full of animal and vegetable refuse, decomposing into disease, or sometimes in their imperfect course filling foul pits or spreading into stagnant pools, while a concentrated solution of every species of dissolving filth was allowed to soak through, and thoroughly impregnate, the walls and ground adjoining.

These wretched tenements seldom consisted of more than two rooms, in one of which the whole family, however numerous, were obliged to sleep, without distinction of age, or sex, or suffering. With the water streaming down the walls, the light distinguished through the roof, with no hearth even in winter, the virtuous mother in the sacred pangs of childbirth gives forth another victim to our thoughtless civilization; surrounded by three generations whose inevitable presence is more painful than her sufferings in that hour of travail; while the father of her coming child, in another corner of the sordid chamber, lies stricken by that typhus which his contaminating dwelling has breathed into his veins, and for whose next prey is perhaps destined his new-born child. These swarming walls had neither windows nor doors sufficient to keep out the weather, or admit the sun, or supply the means of ventilation; the humid and putrid roof of thatch exhaling malaria like all other decaying vegetable matter. The dwelling-rooms were neither boarded nor paved; and whether it were that some were situate in low and damp places, occasionally flooded by the river, and usually much below the level of the road; or that the springs, as was often the case, would burst through the mud floor; the ground was at no time better than so much clay, while sometimes you might see little channels cut from the centre under the doorways to carry off the water, the door itself removed from its hinges; a resting place for infancy in its deluged home. These hovels were in many instances not provided with the commonest conveniences of the rudest police; contiguous to every door might be observed the dung-heap on which every kind of filth was accumulated, for the purpose of being disposed for manure, so that, when the poor man opened his narrow habitation in the hope of refreshing it with the breeze of summer, he was met with a mixture of gases from reeking dunghills.

This town of Marney was a metropolis of agricultural labour, for the proprietors of the neighbourhood having for the last half-century acted on the system of destroying the cottages on their estates, in order to become exempted from the maintenance of the population, the expelled people had flocked to Marney, where, during the war, a manufactory had afforded them some relief, though its wheels had long ceased to disturb the waters of the Mar.

Deprived of this resource, they had again gradually spread themselves over that land which had, as it were, rejected them; and obtained from its churlish breast a niggardly subsistence. Their re-entrance into the surrounding parishes was viewed with great suspicion; their renewed settlement opposed by every ingenious contrivance. Those who availed themselves of their labour were careful that they should not become dwellers on the soil; and though, from the excessive competition, there were few districts in the kingdom where the rate of wages was more depressed, those who were fortunate enough to obtain the scant remuneration had, in addition to their toil, to endure, each morn and even, a weary journey before they could reach the scene of their labour, or return to the squalid hovel which profaned the name of home. To that home, over which malaria hovered, and round whose shivering hearth were clustered other guests besides the exhausted family of toil, Fever, in every form, pale Consumption, exhausting Synochus, and trembling Ague, returned, after cultivating the broad fields of merry England, the bold British peasant, returned to encounter the worst of diseases, with a frame the least qualified to oppose them; a frame that, subdued by toil, was never sustained by animal food; drenched by the tempest, could not change its dripping rags; and was indebted for its scanty fuel to the windfalls of the woods.

The change is still going on, to the detriment of both town and country. Our rural districts are becoming more and more depopulated, the exodus from country to town being very consistent

until 1911, when a slight increase was shown for the decade. It has been computed that during the years 1851–1901 as many as 520,480 wage-earners left the rural districts to reside in industrial centres. Practically the whole period was one of agricultural prosperity, especially during the period 1851–1871.

RATE OF DECLINE IN TOTAL NUMBER OF MALES ENGAGED IN AGRICULTURE IN ENGLAND AND WALES, 1851–1911

	Total Males engaged in Agriculture.	Loss during Decade.	Percentage Decrease from previous Census.	Loss since 1851.	Percentage of number in 1851.
1851	1,453,124	—	—	—	100
1861	1,425,557	27,567	2.0	27,567	98
1871	1,237,040	188,517	13.0	216,084	85
1881	1,128,355	108,635	8.0	324,769	77
1891	1,043,967	84,388	7.0	409,157	72
1901	923,644	120,323	11.0	520,480	63
1911	971,708	48,064 ¹	5.0 ¹	472,416	66

The whole question was the subject of an elaborate report drawn up by Mr. Little, one of the investigators, which gave the results of the inquiries carried out by the Royal Commission on Labour from 1891 to 1895 throughout England. For the purpose of the inquiry the country was divided into four divisions—the E. and N.E. counties; the S.E. and East Midland counties; the S.W. and West Midland counties; the N. and N.W. counties. In each of the first three divisions ten districts were selected for inquiry, in eight of which the information required was digested under four principal heads, viz.: (a) Supply; (b) Situation; (c) Condition and Construction; (d) Ownership and Tenure; and the report contains a very careful examination of the results of the inquiry which had been made. The conclusions to be drawn are then summed up by Mr. Little—

**Royal
Commission on
Labour,
1891 and 1895.**

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The supply of cottages is not now generally defective in respect of numbers, owing partly to the decrease in the rural population, and partly to the large number of cottages which have been built by large land-owners and others who can afford to build without an expectation on their outlay.

**Mr. Little's
Report.**

The distribution of cottages is irregular, and the situation of them very inconvenient for the inhabitants. The accommodation

¹ Increase.

provided in respect of the number, size and comfort of the rooms, the sanitary condition and the water supply, is lamentably deficient generally and requires amendment.

The action of the local Sanitary Authority, though vigorous in some districts, is in many places ineffective, and it is everywhere impeded, and sometimes arrested, by the knowledge that the owners of insanitary dwellings have not the means to remedy the defects, and that the consequence of closing such dwellings would be to make the present inhabitants homeless.

The rent which is received from cottage property in rural districts is not sufficient to make the building of good cottages profitable.

The rent has generally no relation to the size of the cottage, the cost of its construction, the accommodation which it affords, its condition as regards repair or sanitary arrangements, or the earnings of the occupier.

After thus summarizing the results, Mr. Little discusses the effect of the Public Health Act, 1875, and the Housing of the Working Classes Act, 1890, and proceeds to make certain recommendations, viz., that the owners of all houses of a rental under £10 a year should make a return to the Sanitary Authority every year, stating the number of persons in each cottage, their sex and age, whether the house is provided with a proper water supply and a closet, whether the premises are in good repair; that the medical officer of health should not be engaged in private practice, that he should give up his whole time to the duties of his office, and that he should not be removable from his office without the consent of the Local Government Board. It is also recommended that he be appointed by the County Council, subject to the approval of the Local Government Board.

Another recommendation he makes is that loans should be advanced to landowners, at the lowest rate of interest which would secure the State from loss, for the building of cottages.

Mr. Little concludes by expressing his conviction that no great or lasting improvement can be effected in the housing of the agricultural labourer until his sense of self-respect and his regard for his family impel him to demand better cottages, and inspire him to make some sacrifice in order to obtain them.

Nearly a quarter of a century has elapsed since this report was published. It cannot be said that the result of the present investigation shows that any improvement has taken place in the housing of the labourer, or that there has been any successful effort to deal with the shortcomings disclosed by those who reported on the condition of things in the early "nineties."

This part of the subject may be further illustrated by the figures

relating to Norfolk, given in the Report of the Board of Agriculture and Fisheries, on *Wages and Conditions of Employment in Report of Board of Agriculture, vol. i (1919).*

Information was obtained from the Rural District Councils as to the state of affairs in 635 parishes. Out of this number 349 considered that the supply was sufficient, while in 286 parishes it was reported that there were not enough cottages.

The investigator says in his report—

Of the parishes from which reports were received, they showed that the supply of cottages was sufficient to meet the demand in about 55 per cent., and insufficient in about 45 per cent. of the total number. The conditions arising out of the state of war affected the deficiency in the supply of cottages in thirty-one parishes, or nearly 5 per cent. of the total from which reports were received. The number of parishes in which the deficiency had affected rents is reported to be of or just over 1 per cent.; competition for cottages by non-agricultural workers was found in thirty-seven parishes, or nearly 6 per cent. of the total parishes reported.

The county medical officer places the wants of the county higher than do the reports of the Rural District Councils, and gives an account of the state of affairs—

Up to August, 1914, when war was declared, the housing question was receiving serious consideration, voluntarily and methodically by some district Councils, spasmodically by others, and only under Local Government Board pressure by a few. The general character of the defects found in houses in various districts may be stated once for all: defective roofs; damp walls and floors; insufficient or no eaves, gutters and down spouts; rotten floor boards; insufficient window space for light and ventilation; dangerous stairs; overcrowding; defective and foul drains and privies. In numerous instances many of these defects were remedied by the owners.

As regards the provision of new cottages, under the Housing Act, increasing activity was being manifested, but the war, unfortunately, nipped in the bud some promising schemes.

This may fairly be taken to be representative of the state of affairs in many parts of rural England, with reference to the ordinary run of labourers' cottages. The description of the defects in Norfolk cottages would apply equally well to the defective cottages in other counties; and the county medical officer's report expresses briefly and clearly what should be looked out for in the present houses and guarded against in the future.

His report goes on to deal in detail with a large number of districts and parishes. The report relating to the Smallburgh rural

districts may be quoted as a fair illustration of the state of affairs existing and what was being done—

In Smallburgh rural district three cases of overcrowding were detected and one abated. The agent promised to make additional bedroom accommodation in one case as soon as the war terminates. One cottage, reported unfit from the negligence of the occupier, was cleansed. Thirteen cottages reported unfit for human habitation. One closing order. Six cottages have been demolished and rebuilt; two were under repair. Twelve cottages structurally defective repaired by owners without notice. The total number of cottages inspected in the district is 1,730. Twenty-eight new dwellings have been erected during the year—fourteen are workmen's cottages. Eight buildings were in course of erection. Six new workmen's cottages built by the Council in the parish of Horning are occupied. During the past three years twenty-one workmen's cottages have been erected in Horning—twelve by the Council and nine by private owners. There still remain in the parish occupied cottages having insufficient cubic space, light, and ventilation.

In dealing with the condition of things in Cambridgeshire the investigator obtained information from 153 out of 158 parishes.

Ninety-two of these say that the supply of cottages **Cambridgeshire.** is sufficient, while in sixty-one cases it is said to be deficient. An endeavour has been made to arrive at the number of cottages required for the county; it is calculated that 822 are wanted.

The position of affairs, as summed up by the medical officer of health for the county, is as follows—

(1) There is an undoubted need of additional houses for the working classes, in both the urban and rural areas, especially for houses with three bedrooms.

(2) That private enterprise and public utility societies have failed to remedy the deficiency, and are unlikely to do so immediately after the war.

(3) That in view of the insanitary condition of much of the old cottage property, especially in the rural districts, the estimate that 800–850 new houses are required (150 urban, 650–700 rural) is probably an underestimate.

(4) That the majority of the local sanitary authorities have already provided houses or prepared schemes which have been interrupted by the war, and are prepared to undertake schemes provided there is substantial assistance from the Government.

(5) That where a rural sanitary authority fails to make requisite provision, the County Council should seriously consider the existence of their housing powers in default.

(6) That the County Council should reconsider the problem of housing their own employees.

In the ordinary sphere of economics the rent commanded by a house built for a particular class in the community will primarily be the rent that class has been accustomed to

Inability to Pay
an

Economic Rent.

pay, and that sum should be, in the first instance, such as gives a clear profit of not less than the current rate of interest on the capital sum sunk in building the house, after meeting local rates and taxes and

setting aside a reasonable sum for repairs and depreciation. In this state of things, if the demand becomes greater the rents will rise, and it will be worth while for investors to build, and thus, by the working of the law of supply and demand, the situation rights itself. Unfortunately, this is not so in the case of the agricultural labourer's cottage. The rent of that class of house property has tended to become customary, and is exceedingly low. It would probably be safe to say that in most rural districts it varied from 2s. to 3s. a week. Add to this one-sixth for rates; the result would be that 2s. 4d. to 3s. 6d. a week would be required to meet both rent and rates, and this would represent the interest on £120 or £180 at 5 per cent., without allowing anything for depreciation or repairs.

It is certain that no labourer's cottage could be built for such a price now; and probably in the future the cost of building will rise still higher.

These facts bring us face to face with a problem which is not easy to solve. No useful purpose is secured by endeavouring to throw the blame for the existing state of things on one party or another. It is just as absurd to blame the labourer for not having sufficient income to pay a fair rent. What really is to blame is the system under which the uneconomic rent became payable. It would have been far better for the community generally, and the labourer in particular, had he always paid an economic rent for his dwelling and received a wage which enabled him to do so.

The whole problem of rural housing really resolves itself into the old question of "a living wage." With wages low, part of which are really paid in free or nominal rents, no outlay

Low Wages. in cottage building will yield a fair return. Thus, not only is the form of tenantry oftentimes unsatisfactory, eviction following on loss of employment, but there is no inducement to the landlords to supply sufficient cottages or to keep the existing supply in decent repair.

Although something has been done in many districts the leading authorities who have studied the question are of opinion that further progress was both essential and urgent.

The impression cannot be avoided that, in spite of increases of wages, the lot of the rural labourer is still no enviable one in many parts of the Midlands, south, south-east and south-west. He still

has strong inducement to turn his back on the land, even where his sense of self-respect is comparatively undeveloped. In many places the housing is still wretched, and both allotments and small holdings are wanting.

Low wages, therefore, lie at the root of the great shortage of cottage accommodation in rural districts, and the housing problem can never be satisfactorily solved without due recognition of the relations between low wages and housing. The position in regard to low wages of agricultural labourers is extremely like that of those employed in the trades scheduled under the Trade Boards Act, 1909. Their wages were insufficient to keep them in health, and they had little or no share in the increasing prosperity of the country. For twenty years Government Commissions and private inquiries had reported on the hopelessness of their condition, and trade unionism had been unable to obtain a foothold among them. Just as it was necessary in 1909 for the Government to interfere by legislative action, so also it was necessary that the State should come to the assistance of the agricultural labourer. Moreover, a higher wage is easier to enforce with successful results, now that agriculture has passed through the trough of depression and is beginning to rank again among the successful industries.

Twenty years ago the great majority of legislators and economists were opposed in principle to any legislative action dealing with wages. They felt that it would be extremely dangerous, if not impossible, for wages to be fixed in any other way than by free bargaining between employers and employees.

Nothing, perhaps, had more influence upon public opinion in relation to the minimum wage than the avowed confession of failure on the part of trade unionism to help the most underpaid workers. The strength of trade unionism has been with the strong, its weakness with the weak.

Experience of the Trade Boards Act, 1909, has done much to strengthen public opinion in favour of legislative action dealing with low-paid industries, and little or no opposition was extended to the motion to include under the scheduled trades the industries of sugar, confectionery and food preserving, hollow-ware making, shirt making, linen and cotton embroidery, the addition of which trades brought the total number of workpeople affected to nearly four hundred

**Trade Boards
Act, 1909.**

thousand. The Trade Boards Act, 1918, enables the Ministry of Labour to extend the Acts by Order of the Ministry to any trade which it may consider desirable.

The necessity of a drastic rise in wages cannot be too strongly emphasized. The problem of low wages is inseparably bound up with the problem of rural housing. The labourers should be able out of their own wages to pay such a rent for cottages as would allow them to be built upon a commercial basis. The average rent for rural cottages before the war was not more than 2s., while in some districts it was as little as 1s. 6d. or even 1s.

It has, of course, to be remembered that in a great many cases the extra 2s. to 2s. 6d. in rent would not mean an additional burden upon the farmer. In cases where he now lets the cottage directly to the labourer instead of charging 1s. 6d. to 2s. he would in future charge 3s. 6d. or 4s., in return for which he would add to the labourer's wage an extra 2s. or 2s. 6d. in cash, and to that extent the rise would be merely a matter of national adjustment.

But apart from the question of house rent, the fact remains that in order to bring the agricultural labourer and his family into a condition of physical efficiency, a very considerable rise in wages was necessary, and before they could secure this, the minimum or fair wage had to be strictly defined and determined.

This brings us to a consideration of the Corn Production Act, 1917.

The Corn Production Act was passed on 21st August, 1917. It provides for the establishment by the Board of Agriculture and Fisheries, after consultation with the Minister of Labour, of an Agricultural Wages Board for England and Wales.

**The Corn
Production Act,
1917.**

The main object for which the Wages Board is established is the fixing of minimum rates of wages for "workmen" employed in agriculture, that is to say, rates of wages which, in the opinion of the Wages Board, are the lowest which ought to be paid to "workmen" in the district for which the rates are fixed.

The term "workmen" includes boys, women, and girls, and employment in agriculture includes work not only on farms, but also on osier land, woodland, orchards, market gardens, and nursery grounds.

The minimum rates fixed are legally payable as explained below.

The Wages Board consists of three classes of persons: (a) "appointed members," that is to say, persons directly appointed by the Board of Agriculture and Fisheries who are not necessarily engaged in agriculture but are expected to form an impartial judgment as between employers' and workers' interests; (b) members representing employers; and (c) members representing workers.

The members representing employers and the members representing workers must be equal in number. The appointed members must not be greater in number than one-quarter of the total number of members of the Wage Board.

It is the duty of the Wages Board to fix *minimum rates of wages* for time-work for all classes of workers, and they may, if they think it necessary or expedient, also fix *minimum rates of wages for piece-work*. These rates, whether for time work or piece-work, may be fixed so as to apply universally to workers employed in agriculture, or they may be different for different districts, or for different classes of workers, or for different kinds and conditions of employment. In the case of *able-bodied men*, the minimum rates fixed for *time-work* must be such as will secure wages which, in the opinion of the Wages Board, are equivalent to a payment for an ordinary day's work at a rate of *at least 25s. a week*. This provision does not apply in the case of boys, women and girls. In computing the wages, the value of such customary allowances as are not prohibited by law may be included in so far as the Wages Board may authorize, and a basis of value may be fixed by the Wages Board. Deductions from cash wages in respect of an allowance of intoxicating drink are illegal under the Truck Acts.

The Agricultural Wages Board, in addition to fixing minimum cash wages for agricultural workers, are empowered to define certain payments in kind which may be reckoned in part payment of such wages. The Board have made an Order defining the particular "benefits and advantages" which may be legally reckoned as part payment of wages, and also determining the method in which their value for this purpose is to be ascertained. The Order lays down that where an employer supplies a worker with milk or potatoes, or provides him with a cottage, or with board and lodging, he may deduct from the minimum wage in respect of these "benefits or advantages" a sum representing their cash

**Constitution of
the Agricultural
Wages Board.**

value to the worker, as calculated in accordance with the terms of the Order. In respect of a cottage provided by an employer, the Order names the maximum amount (three shillings) which may, in any circumstances, be deducted from the cash wage, and under certain conditions this maximum may be reduced by the District Wages Committee for the area.

SECTION V

SOME FACTORS RELATING TO THE INCREASED COST OF HOUSING

"Houses are built to live in, and not to look on; therefore let use be preferred before uniformity, except where both may be had."—BACON'S *ESSAY Of Building*.

CHAPTER XVIII

FINANCIAL

WHEN money is dear speculative building is checked in two ways. In the first place builders are usually men with small capital, who find few people willing to finance

(a) **Dear Money.** their operations. Even before the war they had to pay on borrowed money from $\frac{1}{2}$ to 1 per cent. more than they did a few years ago, and some admit that it is to-day almost impossible to borrow money, even at a higher rate. In the second place many of those who buy houses as an investment secure a mortgage to cover two-thirds of the value. If the interest on that mortgage is high they must obtain a high rent in order to be able to pay it, but the process of forcing rents up, except under abnormal conditions, is very slow and difficult.

How vitally important a factor this is will be realized at once if we remember that on a house costing £250, 1 per cent. addition to the rate of interest means the addition of 1s. a week to the rent. Or, to give another illustration, on houses costing £250 each, and built twenty to the acre, an addition of 1 per cent. to the rate of interest means an additional yearly payment of £50 per acre, which is equivalent to an addition of £1,000 an acre to the cost of the land, assuming the rate of interest to be 5 per cent.

The attraction of capital to investments other than houses has been gradually increasing. In the early days of industrial develop-

(b) **Increased Attractiveness of Alternative Investments.** ment in this country the railway system was in its infancy. Private enterprise was responsible for our manufactures, and the manufacturer, if he wished to extend his works, found it necessary to house his work-people, and to expend capital for this purpose.

With the increase in industrial prosperity other persons had money to invest, but, apart from Government securities bearing a comparatively low rate of interest, the investment market afforded little choice. The conditions were such that capital was almost entirely employed in the districts where it was created, and it is, therefore, not surprising that house property, providing as it did a tangible and visible security, was largely favoured.

With the great development of the railway system commenced the movement of capital to other centres, and its investment in the railways themselves. In 1862 the Joint Stock (Limited Liability) Act was passed, resulting in an immense addition to the openings for capital. In 1914 there were trading in the United Kingdom 64,692 registered joint stock companies with a paid-up capital of 2,532 millions sterling. In addition there were 2,497 industrial and provident societies with 45 millions of capital. Opportunity for investment in foreign securities also increased enormously, and in the years 1908-9-10 the total British capital subscribed for new issues in London in respect of foreign and colonial securities amounted to 516 millions.

But, until recently, in spite of this great increase in the outlets for money, many persons, especially the smaller capitalists, looked with suspicion on joint stock companies and foreign securities, and money was always available for investment in the purchase of, or mortgage upon, house property. Of late, however, the increase in the cost of building, the difficulty of raising rents, and doubtless some loss of confidence, have had their effect. Even before the war the small capitalist was beginning to learn that a safe and remunerative return might be obtained in other directions, free from many of the liabilities and risks which attend investment in houses, and the campaigns which during recent years have been organized to educate the public to the advantage of investment in the national securities are likely still further to accentuate this tendency.

Another factor which has an even greater influence upon the small investor than an increase in the return obtainable on foreign, and even British, securities with which he is not familiar, is the great increase in facilities for the investment of small sums near home. The enormous growth of the co-operative movement, and the increase, especially in the textile towns, in the number of small

joint stock undertakings in which the workers themselves are often the principal shareholders, must have absorbed during recent years a considerable portion of the working-class savings which previously would have gone into house property. This constitutes a factor which is likely to be permanent in character.

Capital is in great demand, both at home and in industrially growing countries like South America and Canada, and high rates of interest are offered.

The result of these demands for capital has been that gilt-edged securities have become much cheaper, and can now be bought at very tempting prices.

The table on page 162 (which has been confirmed by Messrs. Sing, White & Co., Stock and Share Brokers, of Liverpool) shows how continuous has been the drop in prices of a few typical gilt-edged securities during the last twenty years. Obviously, if 4 per cent. can be obtained by investing in those securities, which can be realized at any moment, investors will not be inclined to lend money on mortgage unless it brings in more. The rise since 1914 is due to abnormal causes consequent upon the war.

Capital has thus been too scarce and dear for the housing problem to be tackled on a large scale. With capital plentiful and cheap and the energy of the people put into the work the output might be greatly multiplied.

This difficulty everyone can help to overcome by spending less on luxuries, and living a more sensible life, in accordance with a more general standard of comfort, based on real wants.

It will generally be recognized that a number of causes have combined to exercise a depressing influence on the trade of supplying house accommodation for the working classes. As a rule, the capital of the speculative builder being small, his business is dependent on ready facilities for borrowing in order to provide the means for carrying on his operations. Before entering upon a building scheme he invariably arranges for advances of capital to be made during the progress of the work, without which he is unable to proceed. Any substantial increase in the interest payable on these advances, or other factors materially affecting the cost of building, must seriously influence his operations, for he does not build as an investment, but to sell; and anything affecting the cost will necessarily react upon the market for his houses. As

PRICE OF GILT-EDGED SECURITIES SINCE 1898

End of Dec.	2½% Consols.		India 3½% Stock.		London County Council 2½%.		London & N.W. Railway 3% Deb. Stock.		London & N.W. Railway 4% Pref.		Average.	
	Price.	Yield.	Price.	Yield.	Price.	Yield.	Price.	Yield.	Price.	Yield.	Price.	Yield.
1898	111	£ 2 9 7	116½	£ 3 - 1	95½	£ 2 12 4	112	£ 2 13 7	144	£ 2 15 7	116	£ 2 14 3
1899	198½	2 16 -	109	3 4 3	89	2 16 2	105½	2 16 10	135½	2 19 1	107½	2 18 5
1900	197½	2 16 5	108	3 4 10	88½	2 16 6	103½	2 10 -	132½	3 - 5	106	2 19 3
1901	194½	2 18 4	108	3 4 10	86	2 18 2	103½	2 18 -	129½	3 1 9	104½	3 - 2
1902	192½	2 19 3	107	3 5 5	87	2 17 6	101½	2 19 1	127½	3 2 9	103	3 - 9
1903	88½	2 16 8	103½	3 7 8	80	3 2 6	97½	3 1 6	122½	3 5 4	98½	3 2 9
1904	88½	2 16 7	106	3 6 -	81½	3 1 4	97	3 1 10	120	3 6 8	96½	3 2 6
1905	89½	2 16 1	104½	3 7 -	80½	3 2 1	99	3 - 7	122	3 5 7	99	3 2 3
1906	85½	2 18 3	103	3 8 -	75	3 6 8	96	3 2 6	119	3 7 3	95½	3 4 6
1907	83	3 - 3	100½	3 9 6	74	3 7 7	91	3 5 11	113	3 10 10	92½	3 6 10
1908	83½	2 19 8	98½	3 11 3	77½	3 4 6	91	3 5 11	112	3 11 5	92½	3 6 6
1909	82	3 - 11	97½	3 11 10	75	3 6 8	88	3 8 2	110	3 12 9	90½	3 8 -
1910	79½	3 3 -	94½	3 13 8	71½	3 9 11	85½	3 10 2	108	3 14 1	87½	3 10 -
1911	77½	3 4 10	93½	3 14 8	70½	3 10 11	84½	3 11 3	106	3 15 6	86½	3 11 5
1912	75	3 6 8	91	3 16 11	67½	3 14 1	81	3 14 1	103	3 17 8	83½	3 13 10
1913	71½	3 9 10	85	4 2 4	63	3 19 4	77½	3 17 4	98½	4 - 11	79½	3 17 11
1914	68½	3 13 -	83	4 4 4	64½	3 17 8	75	4 -	96	4 3 4	77½	3 19 8
1915	58½	4 5 1	80½	4 6 8	62½	4 -	73½	4 9 10	94	4 5 1	73½	4 5 4
1916	55½	4 10 6	66	5 6 1	48	5 4 2	62	4 16 9	75	5 6 8	61½	5 - 10
1917	54½	4 11 9	63½	5 10 3	49½	5 1 -	62	4 16 9	74	5 8 1	60½	5 1 7
1918	59	4 4 4	70½	4 19 3	54	4 12 9	64	4 15 6	76	5 6 9	64½	4 15 9

his margin of capital is small, he is dependent upon a ready sale for the continuance of his operations.

It has been shown that the supply of houses is dependent, *inter alia*, upon the rate of interest and insurance on all the capital involved. Thus the builder when considering his possible margin of profit must consider the rate of interest in relation to the cost.

(c) **Rate of Interest.**

For a considerable period previous to the war there was a tendency for the rate of interest to rise, as has been already indicated. The mean interest on large issues is thus quoted by Lehfeldt ¹—

Year.	Per cent.	Year.	Per cent.
1893	4.14	1905	4.17
1898	3.65	1906	4.48
1899	4.16	1907	4.51
1900	3.35	1908	4.49
1901	3.11	1909	4.43
1902	3.54	1910	4.49
1903	3.64	1911	4.60
1904	4.31		

The following are the Bank Rate changes since the above figures were published—

1912.—8th Feb.—3½%; 9th May—3%; 29th Aug.—4%; 17th Oct.—5%.
 1913.—17th April—4½%; 2nd Oct.—5%.
 1914.—8th Jan.—4½%; 22nd Jan.—4%; 29th Jan.—3%; 30th July—4%;
 31st July—8%; 1st Aug.—10%; 6th Aug.—6%; 8th Aug.—5%.
 1915.—*No alteration.*
 1916.—13th July—6%.
 1917.—18th Jan.—5½%; 5th Apl.—5%.
 1918.—*No alteration.*
 1919.—6th Nov.—6%.

¹ "The Rate of Interest on British and Foreign Investments." Vol. lxxvi, *Journal of the Royal Statistical Society*, 1913, p. 205.

CHAPTER XIX

EFFECT OF THE FINANCE (1909-10) ACT, 1910

IT must be recognized that (as already shown), before the passing of the Finance Act in 1910, there were signs that the greater ease with which money could be invested in joint stock undertakings, and the amounts of such investments realized at the will of the investor, had attracted into other fields some of the capital hitherto available for housing.

(d) Effect of the Finance (1909-10) Act, 1910.

That the Finance (1909-10) Act, 1910, actually had a considerable effect in checking house-building cannot be doubted. It operated in two ways. First, in the political controversy which took place over the Budget; and, secondly, the extravagant statements made by the opponents of that measure created a strong feeling of insecurity among property-owners generally, and especially those small owners who had not the necessary knowledge to judge whether the Finance Act would really affect them adversely or not.

Since the passing of this Act the stream of capital flowing into the field of estate development and building operations has been further diminished. It would seem clear that the inclusion of dwelling-houses in those forms of property which, under the Finance Act of 1909, must be made the subject of provisional valuation, has had the effect of shaking to its foundations the whole process of lending money on mortgage. Solicitors have found in many cases that the declared value of property under the process of provisional valuation is less than the amount which their clients have lent on it, and in the interests of the latter have felt bound to ask for the amount thus lent to be reduced. But, as the security is not good, the owners of the property have been unable to borrow the necessary money, and much distress and suffering have been experienced by many who have invested the savings of a lifetime in the purchase of small houses.

The indirect effect has been even more profound. Those responsible for the giving of advice as to the forms of investment or for the making of actual investments, have had their confidence

profoundly shaken, and now prefer to advise their clients to choose fields of investment other than house property.

The then President of the Local Government Board, the Rt. Hon. John Burns, stated¹ that although the average number of cottages built in England in the year before the *People's Budget* Campaign was 87,000 and that the number had again in 1912-13 risen to 80,000, in the year 1910 only 10,000 cottages were built because "people were in a fright."

The principal provisions of the Finance (1909-10) Act, 1910, are as follows—

Part I imposes four different types of duty, but for the present purpose it is unnecessary to touch upon mineral rights duty. Of the other three, increment value duty, which is payable in respect of increases in the statutory value in the Act, has had the most immediate effect on building; reversion duty, which becomes due on the falling in of long leases, has had least effect; and undeveloped land duty, which is payable on the capital value of undeveloped building land in excess of its agricultural value, occupies an intermediate position in its effect on the subject of our inquiry. It is now proposed to deal with these three in greater detail.

Increment Value Duty, as has been stated, is that which has most affected the provision of houses. Subject to certain deductions and provisions, it is payable at the rate of one-fifth of the increase in the value (calculated in the manner laid down by the Act on certain occasions, such as sale, death, etc., arising) over the site value on the 13th April, 1909, or, if an "occasion" has arisen since that date, over the site value on that occasion; and its prejudicial effect upon housing has been intensified by the result of judicial decisions upon those sections of the statute dealing with the duty. According to the highest tribunal, an owner may be required to pay duty upon a calculated increase or statutory conception of site value when it is admitted the site value has not in fact increased. From the first, persons engaged in the industry of house building expressed apprehension lest the duty would result in their being deprived, under the term "site value," of the profits of their skill and industry, and the apprehension has proved to be well founded, owing to the failure, in draftsmanship of section 2 of the Act, to limit the duty to actual and real increases in site values.

¹ *Official Debates*, vol. 51, No. 29, col. 2,299-2,300, 18th April, 1913.

Reversion Duty is payable to the amount of one-tenth of the assumed benefit, calculated in the manner laid down by the Act, accruing to the owner on the determination of the lease. As it only becomes operative at the end of long leases it is unlikely in itself to exercise any direct effect upon any scheme for the provision of houses. As a part of the Act, however, reversion duty undoubtedly has had its share in tending to make house property less popular as an investment.

Undeveloped Land Duty is payable at the rate of one halfpenny in the £ on the capital value of land, the site value of which exceeds £50 per acre, certain deductions being allowed in respect of agricultural land. Its imposition had the immediate effect of depressing the market for such land. It was believed by the supporters of the measure that this duty would assist in the provision of houses, as they assumed that its tendency would be to induce a builder who owned vacant land to cover it as soon as possible, or an owner, who might conceivably otherwise desire to hold his land, to accept a lower price for immediate development rather than to continue to lose interest on the value and also to pay a capital value duty which, in all probability, would outweigh any increased rent or price ultimately obtainable by holding the land. But the levy of such duty is based upon the incorrect assumption that all land having a value in excess of its agricultural value is equally ripe for development at the same time, with the result that, where the tax is adopted, a large part of the vacant land near towns must inevitably be taxed upon a capital value which is not realizable. The fact is that no one, even with the widest experience, can foresee with any degree of confidence which will be the next area to be built upon, and under the statute the practice has resulted of valuing as building land immediately to be developed areas larger than the normal development of the district could absorb within any period that can be reasonably anticipated. The effect of this duty has in practice been adverse and far-reaching. The uncertainty, as to the amount of the duty, the time when it becomes payable, and its incidence upon the various parties to transactions in land, has checked the sale of building land and withdrawn the support of capital from the industry of land development, with the result that much building land has been rendered unsaleable, although owners would have been prepared to take lower prices.

That there was a considerable shortage of working-class dwellings before 1909 is not disproved by the fact that only a few years ago there was in many towns an exceptional number of vacant houses. This view may be confirmed by the following instances from the literature on the subject of housing—

**Evidence of
Shortage before
1909.**

The most hopeful feature in the struggle for better housing is the steady, if slow, awakening of social, municipal and political reformers to the fact that so far as the working classes are concerned there is a "house famine" of varying but undoubted intensity all over the country, affecting all grades of workers, and that the existence of this "famine" necessarily paralyses the mass of useful sanitary legislation which might otherwise do much to improve the dwellings of the poor. With this fact recognized, the right remedies can be devised, and many fallacious proposals and theories can be put aside.

The food famine in Paris during the Franco-German War, and in the besieged towns of Ladysmith, Kimberley and Mafeking during the South African War, forced up prices and compelled many who were in those towns to live on a reduced and inadequate supply of food, while the poorest had to consume inferior and even dangerous articles rather than starve.

In the same way the "House Famine" in London, Glasgow, Liverpool, Manchester, Edinburgh and other districts has forced up rents abnormally high and compelled great masses of the people to put up with a reduced and inadequate supply of house room, while the poorest have to reside in inferior and dangerous houses rather than go homeless on the streets.—(W. THOMPSON, *The Housing Handbook*, 1903, p. 1.)

The most important factor in the whole housing problem is the serious house famine which exists generally in this country. The dearth of houses will explain one cause at least of the high rents as well as the overcrowding. The statistics as to deficient accommodation are conclusive, and this notwithstanding the fact that an enormous number of insanitary houses are still occupied and will probably be occupied for years to come.—(PERCY ALDEN and EDWARD E. HAYWARD, *Housing*, 1907, p. 6.)

As regards the "house famine," we have it on the best of authorities that whereas fifty years ago the "housing of the poor" was a burning question, to-day it is the "housing of the working classes" which has become so.—(M. KAUFMAN, M.A., *The Housing of the Working Classes and of the Poor*, 1907, p. 22.)

The Select Committee on Land Values Duties promised in the Budget of 1919 was announced in July 1919. It consists of: Sir T. Whittaker (chairman), Mr. Pretyma, Major E. Wood, Colonel Roys, Colonel Courthope, Colonel Weigill, Sir W. W. Rutherford, Mr. H. Gritten, Mr. J. Kidd, Major Barnes, Mr. A. Shaw, Mr. J. A. Parkinson, Mr. Hartshorn, Mr. Raffan, Major Hayward.

The committee is to inquire into the present position of the duties imposed under Part I of the Finance (1909-10) Act, to make recommendations in regard to their retention, alteration, or repeal, and in regard to such legislation or administrative

measures as may be necessary in order to give effect thereto, to inquire into the basis and present position of the valuations of land prescribed by Part I of the Finance (1909-10) Act, and to make recommendations thereon, regard being had to the desirability of State valuations of land being available for public purposes.

CHAPTER XX

INCREASED RATES

THE present system of rating is theoretically based on the assumed annual letting value of real property, and does not take into account

(e) **Increased Rates.** personal property or income. The contributors are the occupiers of the real property in the rating area, and the assumed rateable capacity of each

is measured by the annual value of the property which he occupies. In the abstract this measure bears some general relation to the ability of the contributor, though it cannot be said to approximate to a measure of ability as nearly as would an income tax. Thus, if A occupies a house rented at £50 and B a house rented at £100, it is not unreasonable to suppose that B is a wealthier man than A, and can be called on to make a higher contribution to the charges of local administration. Nine times out of ten the supposition would be correct. Of course, the system cannot pretend to afford anything more than a rough approximation to an exact measure of ability to pay, and it is quite easy to point to cases in which A may be in fact more wealthy than B, although on the present rating basis he is called upon to make a smaller contribution to rates. Another point to be noted in the present system is that in dealing with the various classes of property which are not let, there is great difficulty in arriving at an assumed letting value. In the process of years, however, there has evolved from the practice of rating surveyors and the judgments of the courts a series of rules which are now, by common consent, applied to all kinds of special properties for the purpose of arriving at a figure which is treated as equivalent to the annual letting value.

Recognition of the fact that annual value if universally applied would lead to results inconsistent with either a fair measure of ability to pay, or a due appreciation of the benefit derived by the ratepayer from the expenditure of the rates, has led to a number of modifications being from time to time introduced into law. Thus, in the Lighting and Watching Act, 1833, which enabled parish authorities to undertake the lighting of streets and roads and the provision of fire engines, it was provided that the owners and occupiers of houses, buildings, and property other than land,

should pay a rate in the pound three times greater than the owners and occupiers of land were called upon to pay, the theory being that the expenditure under the Act was more beneficial to the former than to the latter class of ratepayers.

The same principle dictated the provisions contained in the Public Health Act, 1848, and now embodied in the Public Health Act, 1875, under which rates for sanitary purposes are leviable in respect of tithes, agricultural lands, canals, railways, etc., at one-fourth only of the rate at which other forms of property are chargeable. It was carried a step further in 1896, when the Agricultural Rates Act of that year enacted that the occupiers of agricultural land should be liable, in the case of rates to which a similar or greater exemption did not already apply, to pay one-half only of the rate in the pound payable in respect of buildings and other hereditaments. And in 1899, on the ground that the clerical owners of tithe rent-charge were unduly burdened in proportion to their means by the payment of rates upon the assessed value of tithe, a somewhat similar remission of one-half the rates of tithe rent-charge attached to a benefice was accorded to them.

The consideration underlying all these modifications of the general basis seems to have been that due weight should be given to both the two canons mentioned above, viz., the ability of the contributor to pay, and the benefit derived by him from the expenditure of particular rates.

The Annual Taxation Returns (Part VII, p. 8, 1916) showed that during the period 1901-02 to 1913-14 the average public rates per pound of valuation had increased from 5s. 3·8d. to 6s. 8·86d. as follows—

Year.	Average for Year.	
	s.	d.
1901-02	5	3·8
1902-03	5	7·4
1903-04	5	9·5
1904-05	5	11·8
1905-06	6	1·20
1906-07	6	1·22
1907-08	6	0·25
1908-09	6	1·19
1909-10	6	2·62
1910-11	6	4·16
1911-12	6	5·06
1912-13	6	6·30
1913-14	6	8·86

The relevance of this fact will be at once perceived. As every tenant, when deciding on a house, has to consider not only its rent

apart from rates, but the total amount he must pay, directly or indirectly, for rent and rates combined, it is clear that a rise in the one will affect him just as much as a rise in the other. The recent increases in rates, therefore, undoubtedly tend to check building enterprise by adding to the tenant's burden and lessening his demand.

The increase in the burden of local rates referred to may be seen in the table below, showing at intervals of five years since 1899-90, the sums received by local authorities in England and Wales from public rates per £ of valuation and per head of the estimated population.

It will be seen that, taking England and Wales as a whole, the rate per £ of the valuation increased from 3s. 8·2d. to 6s. 8·86d. during the period covered by the table, while the amount per head of the estimated population increased from 19s. 1d. to 39s. 1d. These increases have been mainly due to the growth of expenditure on national services, the expenditure from local sources having grown from £21,891,501 in 1904-5 to £31,777,200 in 1913-14; that on poor relief, excluding pauper lunatics, from £11,504,977 to £12,295,314; and that on police from £6,080,057 to £7,675,842. There has also been a large increase in the expenditure on roads, the cost of which in the year 1913-14 (the last for which figures are available) amounted to over sixteen millions sterling. The total amount of expenditure of local authorities in England and Wales defrayed otherwise than out of loans, has increased from £107,731,625 in 1904-05 to £145,262,742.¹

AMOUNT PER £ OF VALUATION.			AMOUNT PER HEAD OF ESTIMATED POPULATION.					
Year.	London.	Rest of England and Wales.	England and Wales.	London.	Rest of England and Wales.	England and Wales.		
	Per pound	of rateable value.						
	s. d.	s. d.	s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.
1889-90	4 10·1	3 4·5	3 8·2	1 16 7	0 16 7	0 19 1	0 19 1	0 19 1
1894-95	5 5·8	5 10·8	4 2·4	2 2 11	0 19 1	1 2 6	1 2 6	1 2 6
	Per pound	of assessable value. ²						
1899-1900	5 11·6	4 8·2	4 11·8	2 9 8	1 1 7	1 5 7	1 5 7	1 5 7
1904-5	7 0·8	5 8·0	5 11·8	2 5 -	1 8 5	1 13 4	1 13 4	1 13 4
1909-10	6 10·3	6 0·4	6 2·62	3 8 2	1 11 -	1 15 9	1 15 9	1 15 9
1913-14	7 3·2	6 7·1	6 8·86	3 12 7	1 14 4	1 19 1	1 19 1	1 19 1

¹ *Local Taxation Returns—England and Wales—1913-14*, p. 84.

² Assessable value as ascertained for purposes of Agricultural Rates Act, 1896, i.e., rateable value reduced by an amount equal to one-half of the rateable value of agricultural land.

Recommendations of the Royal Commission, 1901.—The Royal Commission on Local Taxation were divided on the question of the rating of land values. The opinion of nine of the Commissioners is given in the following paragraph from the Majority Reports—

**The Rating of
Land Values.**

To conclude our observations on this branch of the subject committed to us, we would remark that the advocates of what would be in effect a new land tax, to be applied in aid of local expenditure, have failed to convince us that it would be equitable to select a particular class of rateable property for the imposition of a new and special burden. No new tax on land appears to us to be required to meet any special expenditure incurred by local authorities for its benefit, nor does land differ so essentially from other property, as regards the alteration of its value from time to time, as to justify it being rated exceptionally. In any case, it would, we believe, be impracticable to ascertain what that alteration may be—a problem which must of necessity be solved if the tax is to be of equal incidence; whilst the practical difficulties of ascertaining even the annual value of what is one element only in the value of the rateable hereditament, and of paying due regard to the existence of contracts having either a perpetual existence or a long term to run, constitute, in our judgment, additional reasons against any alteration of our rating system in the direction proposed.

Five Commissioners (Lord Balfour of Burleigh, Lord Blair Balfour, Sir Edward Hamilton, Sir George Murray, and Mr. James Stuart) signed a separate report on the subject summarized in the following extract—

It may be convenient that we should here briefly summarize the conclusions which we have formed on the question of urban rating, and to which we desire to call special attention. They are as follows—

- (1) That misconception and exaggeration are specially prevalent on this subject.
- (2) That, as a rule, others besides the freeholder are interested in site values.
- (3) That the value of the site as well as of the structure is at present assessed to rates.
- (4) That, while site value is enhanced automatically by extraneous causes, yet it has no monopoly of such enhancement; but that the outlay of rate-payers' money does increase the value of urban sites to a special, though not easily measurable, extent.
- (5) That site and structure, which are now combined for rating purposes, differ so essentially in character that they ought to be separately valued.
- (6) That, when separated from structure, site value is capable of bearing somewhat heavier taxation, and should be made to bear it, subject, however, to strict respect for existing contracts.
- (7) That the differential treatment should take the form of a special site value rate, payable in part by means of deducting from rent on the Income Tax method, and that thus a part of the burden should visibly fall on those who have interests superior to those of the occupier.
- (8) That, subject to the conditions which we have specified, the special site value rate should be charged in respect of unoccupied property and uncovered land.
- (9) That, if proper regard be had to equitable considerations, the amount capable of being raised by a special site value rate will not be large; and that

the proceeds of it, whatever the amount may be, should go in relief of local, not Imperial, taxation.

(10) That it may be well to apply the scheme on the principle of "local option," and to limit the immediate introduction of it to urban places having a population in excess of a given number, and of a given density.

The advantages which can be claimed for the proposals are, we venture to think, not inconsiderable—

(1) It would conduce to placing the urban rating system on a more equitable and thus sounder basis.

(2) It would be making the ground-owner, and others who may under the leasehold system acquire an interest in, site values, contribute somewhat more to local taxation than they do now, and the contribution would be direct and visible.

(3) It should go some way towards putting an end to agitation for unjust and confiscatory measures.

(4) It would enable deductions for repairs to be made solely in respect of the buildings.

(5) It would do something towards lightening the burdens in respect of building, and thus something towards solving the difficult and urgent housing problem.

(6) It would tend to rectify inequalities between one district and another district, and between one ground-owner and another ground-owner.

(7) It would, or at least it should, conduce to the removal of the widely-spread misconceptions which seem to prevail, not only in political circles, but among economic authorities and responsible statesmen; for, while it would be an admission that there were defects in the urban rating system and an attempt to remedy those defects, it would show that there is no large undeveloped source of taxation available for local purposes, and still less for national purposes.

Judge O'Connor submitted the following conclusions in a separate report—

(1) That local public services properly so-called—and as distinguished from general public services on the one hand, and on the other from services rendered to the individual on his own premises—are alone the proper grounds for local taxation.

(2) That land (except land already dedicated to public use), and land only, should be rated for public services.

(3) That all existing contracts should be respected.

(4) That the levy should be made from the occupier, with right of deduction, after the Income Tax method, secured to each lessee in respect of the superior interests in the land.¹

The Committee came to the conclusion that the claim to absolute justice by the Land Values Group of Members of Parliament on behalf of the system could not be substantiated.

Final Report. They could not recommend the substitution of any new basis unless satisfied that it would not only produce a more equitable apportionment of burden as between contributors, but would also lead to fewer anomalies than the system it proposes to supplant.

¹ Taxation of Land Values. Final Report of the Departmental Committee on Local Taxation, 1914 (cd. 7315).

The Committee felt unable to recommend the substitution of site value rating for the present rating system. They were unable to ascertain exactly how the land value was to be calculated, or from whom the rates were in fact to be collected, or what was to be done with existing contracts. These and many other questions would need to be determined if a workable scheme were to be framed.

With regard to the question whether any modification of the present system is desirable in order to meet some of the criticisms which have been levied against it, the Committee were also unable to recommend the modification proposed. In their opinion the change would inevitably lead to some shifting of burden amongst ratepayers, and there seemed no reason to suppose that it would be in the direction of placing the burden on the shoulders of those who are better able to pay than those who at present bear it.

At the same time, it is important to remember that in many urban areas there are sites which are lying dormant, not because there is no demand for them, but because the owner is in a position to wait for a further increase in the site value before selling. If such sites were rated on the same basis as the adjoining property, it would be likely to bring the land into the market at an earlier date and so relieve the demand within the district.

The consideration of the inadequate rating of public-houses is referred to in Chapter XXIV.

CHAPTER XXI

WAR AND OTHER RESTRICTIONS

THE supply has been further influenced by several statutes which have been passed during the course of the war. Notably should be mentioned the Increase of Rent and Mortgage Interest (War Restrictions) Act, 1915, and Amendment Act, 1918.

The object of the first-mentioned Act was to restrict the increase of the rent of small dwelling-houses and the increase of the rate of interest of such property. There was a strong

(f) **The Increase of Rent and Mortgage Interest (War Restrictions) Act, 1915, and Amendment Act, 1918.** feeling at the time when men were voluntarily enlisting that rents should not be put up behind their backs, nor profiteering be permitted because of the dearth of houses.

The Act of 1915 rendered irrecoverable an increase of rent above the standard rent as defined in the Act. The term "standard rent" means the rent at which the dwelling-house was let on the day preceding the beginning of the war; if the house was not let at that date, the rent at which it was last let before that date; or, if the house was first let after that date, the rent at which it was first let. To arrive at the question whether or not a house falls within the Act, reference must be made to the rateable value. The house falls within the Act if it is situate within the Metropolitan Police District, including the City, and the rateable value does not exceed £35. The corresponding figures for houses outside the metropolis are £30 in Scotland, and £26 elsewhere (sec. 2 (2)). In all cases the house must be let as a separate dwelling, and the letting must not include any land other than the site of the house and a garden or other premises within the curtilage of the dwelling-house. Parts of houses let as separate dwellings come within the Act. The rateable value is taken as on 3rd August, 1914, but where the house is first assessed after that date, then at the figure at which it was first assessed (sec. 2, 1.c).

There are, of course, numerous exceptions and qualifications. Thus, where the landlord has since the commencement of the war incurred, or incurs during the war, expenses on the improvement or structural alteration of the house, other than expense on decoration or repairs, an increase of rent not exceeding 6 per cent. per

annum on the amount so expended is not to be deemed to be an increase for the purposes of the Act. Again—

Where the landlord pays the rates chargeable on, or which but for enactments relating to compounding would be chargeable on, the occupier of the house, an increase of the rent of the dwelling-house is not to be deemed an increase for the purposes of the Act if the amount of the increase does not exceed any increase in the amount for the time being payable by the landlord in respect of such rates over the corresponding amount paid in respect of the yearly, half-yearly, or other period which included 3rd August, 1914. Section 1 (1) (iv). For the purposes of this enactment the word "rates" is to include water rents and charges.

The effect of this provision is that the landlord may raise the rent to correspond with any increase ascertained by reference to the payment period which included 3rd August, 1914, and the Act will not render such additional rent irrecoverable.¹

On 11th February, 1919, an important decision was given by Justices Lush and Sankey, sitting in a King's Bench Divisional Court, who held that in the case of a new tenancy of a dwelling-house which came under the Increase of Rent and Mortgage Interest (War Restrictions) Act, 1915, the landlord could not increase the amount of the standard rent which was paid by the former tenant in August, 1914, as the standard rent applied to the house and not to the tenant.

The case came before the court in an appeal from West Bromwich County Court, where the judge held that the landlord could raise the rent when the old tenant went out from 10s. to 20s. a week.

The Increase of Rent and Mortgage Interest (Restrictions) Act, 1919, was the result of the Report of the Lord Hunter Committee on the Acts, dated 31st September, 1918. The

The Increase of Rent and Mortgage Interest (Restrictions) Act, 1919. operations of the Acts have been extended backwards to 25th December, 1918,² and forward to 25th March, 1921. The Act extends the limit of rent to £70 in Greater London, £60 in Scotland, and £52 in the provinces. Thus the great majority of dwellings in Great Britain are covered by the restrictions. During the "extended period"—that is, the period between the time when

¹ The Act of 1915 is, by section 5 (2) to "continue in force during the continuance of the war and for a period of six months thereafter and no longer." The termination of the war has been defined as the date to be declared by Order in Council under the Termination of the Present War (Definition) Act, 1918, which Act states that the date to be so declared shall be, as nearly as may be, the date of the exchange or deposit of ratifications of the Treaty or Treaties of Peace.

² Cd. 9235; 1919.

the 1915 Act would have expired (six months after the termination of the war) and Lady Day, 1921—certain modifications are to be permitted. Rents may be increased during the extended period to a maximum of 10 per cent. of the standard rent. No such increase is recoverable if the local authority certifies that the house is not reasonably fit for human habitation or is not kept in a reasonable state of repair. A limited power is granted of increasing the mortgage interest by $\frac{1}{2}$ per cent. per annum maximum, but the rate so increased must not exceed 5 per cent. Further restrictions are also included which will undoubtedly have the effect of limiting the supply through private enterprise for some years.

Inquiries show that during the last decade the cost of building materials has also increased to a considerable extent, as the following prices (which have been supplied by Mr. H. E. Cubley, Ex-President of the Liverpool Master Builders Association) show—

	July, 1909.	July, 1914.	August, 1919
Timber (Spruce) per Std.	160/-	180/-	780/-
Common Bricks, at kiln, per 1,000 .	25/-	28/-	80/-
Facing Bricks,	60/-	65/-	230/-
Cement, per ton	24/-	27/6	130/-
Slates, per 100	100/-	120/-	185/-
Mortar, per ton	5/-	7/-	20/-
Lead, per cwt.	12/-	14/-	38/-
Plaster, per ton	22/-	28/-	90/-

It is estimated by the master builders who have been consulted that this represents about three-fifths of the cost of the ordinary cheap class of dwelling-house. Taking the increase as a whole, the increase before the war was between 10 and 15 per cent. This meant an increase of £12 to £18 on a cottage costing £200. Since the war it is estimated that the costs have so increased that the £200 cottage would now cost between £500 and £600 to erect.

Wages in the building trade have also increased. According to the Board of Trade Report on the Cost of Living, etc.,¹ those of skilled men have risen 1·9 per cent. between October, 1905, and October, 1912, and those of labourer's by 2·6 per cent.

Not only have wages increased, but the output of labour has been very considerably diminished, thus adding to the cost of production and to the ultimate price of the house.

¹ Cd. 6995, 1913.

This fact is clearly illustrated by the following extract from Proceedings of the British Association in 1915—

THE PROMOTION OF INDUSTRIAL HARMONY¹

The Building Trade's inefficient buying and selling, producing inefficient production, results in industrial discord and national loss. The workmen in this industry are paid on a fixed basis—a standard rate of wages. Wages are paid for time consumed, not for output. The workmen still retain the fallacy that reduction of output increases employment. They refuse to accept the conditions which have made Lancashire successful. A brief examination of the costs of production will prove the inefficiency and show the resulting national loss. Statistics giving cost of production for the past thirty years in the building trade are as follows—

The number of bricks laid per day in plain walling in 1885 was 1,200 to 1,500; the number laid in 1912 was 550 to 650. The number laid in 1914–15 has been as low as 450. Two employers informed me that they have repeatedly, for days together, working on their own account, each laid 2,500 bricks daily.

The cost of this policy of decreased output is as follows—

A block of cottages erected in 1885 cost for 9 in. brickwork (labour only) 8½d. per square yard—bricklayer, 9d. per hour; labourer, 6d. In 1912 exactly the same labour cost 1s. 9d. per square yard of 9-in. brickwork—bricklayer, 10d. per hour; labourer, 7d. per hour.—

	£	s.	d.
Based on 20,000 square yards (8½d.). Cost of labour was in 1885	708	6	8
Based on 20,000 square yards (1s. 9d.). Cost of labour was in 1912	1,750	—	—
Increase in wages amounted to	98	3	—
National loss due to restricted output	943	10	4
A weaving shed built in 1882—			
(a) Stone cost per cub. yd. 6s. 6d., 12,064 cub. yds. @ 6s. 6d.	3,920	16	—
(b) An identical shed built in 1912 cost 13s. per cu. yd.	7,841	12	—
(a) The material in 1882 cost—stone, 3s. per yd.; mortar, 6d.; total, 3s. 6d.	2,111	4	—
(b) The material cost in 1912—stone, 5s. per yd.; mortar, 1s.; total, 6s.	3,619	4	—
The cost of labour in 1882	1,809	12	—
" " " 1912	4,222	8	—
Advance of 1d. per hour amounted to	263	8	—
National loss due to restricted output	2,149	8	—

The consequence is that operatives throughout Lancashire before the war, in 1914, were waiting for cottages. Bricklayers and stone-masons were in large numbers unemployed. Some large firms have only been employing one-quarter the number of their former workmen, and these men are paid—also upon a fixed basis of prices not affected by competition—a standard rate of wages fixed by co-operation between masters and men. Apparently, Ruskin's theory of co-operation is as great a fallacy as are those taught by the "Manchester School." A close examination of Ruskin's statement proves its absolute accuracy. Ruskin does not state that co-operation is the law of life. His statement is—"Government and Co-operation are the laws of life."

¹ Extract from remarks of Mr. G. Pickup-Holden, quoted in *Credit, Industry and the War* (pp. 54–55). Edited by Professor A. W. Kirkaldy. Pitman, 1915.

CHAPTER XXII

BY-LAWS

NOT only has the cost of materials and wages increased, but in many localities the demands made by local authorities with regard to house construction and estate development are more stringent than they were, involving greater outlay.

(i) **More Stringent By-laws.**

It is not surprising, since they cannot afford to sell new houses at a price which would enable investors to obtain the return on their capital which they expect, that builders find it impossible to go on building indefinitely.

A factor contributing to the present difficulty in building houses may be mentioned here, viz., the effect of the new responsibilities laid upon contractors under the Housing and Town Planning, etc., Act, 1909, and the increased vigilance of some local authorities. In addition, there has been during the last ten or twenty years a rapid succession of changes in the requirements of these authorities—changes which resulted, no doubt, in some financial loss to cottage owners, but which had a more serious effect in creating among them a general sense of insecurity and apprehension. This subject is fully dealt with in section II.

In the City of London there have been, almost from time immemorial, ordinances designed to prevent the spread of fire, and no doubt other ancient corporations must have made similar provision. But the modern system of control over building and town development originated, like the modern local authorities, in the first half of the nineteenth century, when the most progressive of the municipal corporations obtained from Parliament in local Acts, special provisions of various kinds designed to secure the safe and sanitary development of their towns, many of which were growing rapidly as a result of the Industrial Revolution.

In the year 1847 were passed a number of codifying statutes, such as the Towns Improvement Clauses Act (parts of which are still in force by incorporation with local Acts), and in the following year the chain of general public health legislation began with the Public Health Act, 1848. This Act enabled the then existing

local health authorities to control, at their absolute discretion, the laying-out of streets and in some degree the erection of new buildings.

The sections relevant are 53 and 72, which run as follows, omitting provisions as to penalties, etc.—

53. And be it enacted, that, fourteen days at the least before beginning to dig or lay out the foundations of or for any new house, or to rebuild any house pulled down to the extent aforesaid, the person intending so to build or rebuild shall give to the Local Board of Health written notice thereof, together with the level or intended level of the cellars or lowest floor, and the situation and construction of the privies and cesspools to be built, constructed, or used in connection with such house, and it shall not be lawful to begin to build or rebuild any such house or to build or construct any such privy or cesspool, until the particulars so required to be stated have been approved by the said Local Board.

72. And be it enacted, that, one month at the least before any street is newly laid out as aforesaid written notice shall be given to the Local Board of Health, showing the intended level and width thereof; and the level and width of every such street shall be fixed by the said Local Board, and it shall not be lawful to lay out, make, or build upon any such street otherwise than in accordance with the level and width so fixed, unless, upon disapproval of the said Local Board of the level or width specified in such notice, the General Board of Health shall otherwise direct.

Concurrently with the exercise of these powers, some local authorities obtained a by-law-making power under local Acts, and the Local Government Act, 1858, effected a marked change in the general law, indicating a change in the policy of Parliament. Instead of exercising *ad hoc* discretionary control over every street and building the local authority were to make by-laws for the purpose. It is fair to suppose that in replacing a discretionary power by by-laws Parliament intended to substitute a better system of control than was in force under the Act of 1848. The policy of the last sixty years is not necessarily right, but in considering whether it should be altered it should be borne in mind that it was deliberately introduced and has been long maintained.

The power to make by-laws given by the Local Government Act, 1858, was not to make by-laws generally, but to make them on certain subjects defined by section 34, which was as follows—

34. The fifty-third and seventy-second sections of the Public Health Act, 1848, shall be repealed; and in lieu thereof be it enacted as follows—

Every Local Board may make by-laws with respect to the following matters (that is to say)—

(1) With respect to the level, width and construction of new streets, and the provisions for the sewerage thereof;

(2) With respect to the structure of walls of new buildings for securing stability and the prevention of fires;

(3) With respect to the sufficiency of the space about buildings to secure a free circulation of air, and with respect to the ventilation of buildings;

(4) With respect to the drainage of buildings, to waterclosets, privies, ashpits and cesspools in connection with buildings, and to the closing of buildings or parts of buildings unfit for human habitation, and to prohibition of their use for such habitation;

And they may further provide for the observance of the same by enacting therein such provisions as they think necessary as to the giving of notices, as to the deposit of plans and sections by persons intending to lay out streets or to construct buildings, as to inspection by the Local Board, and as to the power of the Local Boards to remove, alter, or pull down any work begun or done in contravention of such by-laws.

This section was repealed by the Public Health Act, 1875, without prejudice to by-laws already made under it, some sixty codes of which exist even at the present day, but its powers were re-enacted in section 157 of the Act of 1875, which runs as follows—

**Public Health
Act, 1875.**

157. Every urban authority may make by-laws with respect to the following matters (that is to say)—

(1) With respect to the level, width and construction of new streets, and the provisions for the sewage thereof;

(2) With respect to the structure of walls, foundations, roofs and chimneys of new buildings for securing stability and the prevention of fires, and for purposes of health;

(3) With respect to the sufficiency of the space about buildings to secure a free circulation of air, and with respect to the ventilation of buildings;

(4) With respect to the drainage of buildings, to waterclosets, earth closets, privies, ashpits and cesspools in connection with buildings, and to the closing of buildings or parts of buildings unfit for human habitation, and to prohibition of their use for such habitation;

And they may further provide for the observance of such by-laws by enacting therein such provisions as they think necessary as to the giving of notices, as to the deposit of plans and sections by persons intending to lay out streets or to construct buildings, as to inspection by the urban authority, and as to the power of such authority (subject to the provisions of this Act) to remove, alter, or pull down any work begun or done in contravention of such by-laws.

It will be seen that section 157 of the Act of 1875 contains the same provisions as the section which it superseded, but that it adds a power to make by-laws as to the structure of foundations, roofs, and chimneys; that this power, and that as to the structure of walls, are extended to cover purposes of health as well as stability and the prevention of fires; and that specific reference to earth closets is included for the first time.

Section 157 of the Public Health Act, 1875, is the principal by-law-making section now in force, certain other powers having been grafted on to it by section 23 of the Public Health Acts Amendment Act, 1890, and section 24 of the Public Health Acts Amendment Act, 1907, respectively.

Sub-sections (1) and (4) of section 23 of the Public Health Acts Amendment Act, 1890, are in the following terms—

23. (1) Section one hundred and fifty-seven of the Public Health Act, 1875, shall be extended so as to empower every urban authority to make by-laws with respect to the following matters; that is to say—

The keeping waterclosets supplied with sufficient water for flushing;

The structure of floors, hearths, and staircases, and the height of the room intended to be used for human habitation;

The paving of yards and open spaces in connection with dwellin houses and

The provision in connection with the laying out of new streets of secondary means of access where necessary for the purpose of the removal of house refuse and other matters.

(4) Every local authority may make by-laws to prevent buildings which have been erected in accordance with by-laws made under the Public Health Acts from being altered in such a way that if at first so constructed they would have contravened the by-laws.

And section 24 of the Public Health Acts Amendment Act, 1907, is as follows—

24. Section one hundred and fifty-seven of the Public Health Act, 1875, shall be extended so as to empower the local authority to make by-laws—

With respect to the height of chimneys of buildings and with respect to the height of buildings; and

With respect to the structure of chimney shafts for the furnaces of steam engines, breweries, distilleries, or manufactories.

Section 184 of the Public Health Act, 1875, forms part of a group of sections applying to by-laws upon many different subjects, and enacts as follows—

184. By-laws made by a local authority under this Act shall not take effect unless and until they have been submitted to and confirmed by the Local Government Board, which Board is hereby empowered to allow or disallow the same as it may think proper; nor shall any such by-laws be confirmed—

Unless notice of intention to apply for confirmation of the same has been given in one or more of the local newspapers circulated within the district to which such by-laws relate, one month at least before the making of such application; and

Unless for one month at least before any such application a copy of the proposed by-laws has been kept at the office of the local authority, and has been open during office hours thereat to the inspection of the rate-payers of the district to which such by-laws relate, without fee or reward.

The clerk of the local authority shall, on the application of any such rate-payer, furnish him with a copy of such proposed by-laws or any part thereof, on payment of sixpence for every hundred words contained in such copy.

A by-law required to be confirmed by the Local Government Board shall not require confirmation allowance or approval by any other authority.

The provisions as to streets and buildings in the Public Health Acts have for the most part originated in local Acts passed for the regulation of particular towns or districts. Each such area has sought from Parliament the powers which it considered suitable

for its own case, but concurrently with this tendency to dissimilarity there has been a co-ordinating process due to the fact that it was easier to secure the assent of the local legislation committee or their predecessors to provisions which had already been allowed elsewhere than to new provisions. Consequently, a clause, originally devised to meet the circumstances of one district, has been repeated in local Acts obtained for other districts until it became standardized, and these common form clauses were collected by Parliamentary agents and inserted in the Bills they were instructed to promote, sometimes, apparently, for no other reason than that other towns already had such powers. Finally, a certain number of common form clauses were brought together into the general Acts known as the Public Health Acts Amendment Acts of 1890 and 1907. Even the provisions in the principal Act of 1875 had their origin in much the same way, having been copied from the Local Government Act, 1858, which itself was based upon earlier local legislation.

The result of this process has been a legislative patchwork under which the control by local authorities of building and town development is restricted to particular topics or particular purposes, while there are many gaps and many sections on similar subjects which do not fit together. Restrictions of this kind, where they are really technical, should be removed, and some power should be given enabling local authorities, by means of by-laws, to exercise control in all matters which are of such a nature as to require control in the public interest and to be suitably controlled by means of by-laws.

An even more confusing feature, however, of the various enactments is the method, or rather, the diversity of methods, by which they operate.

They may take effect by the direct force of the statute, by adoption by the local authority concerned, or by order of the Local Government Board, and there is no consistency as to the manner in which different sections shall come into force.

The foundation of the fabric is that by the Act of 1875 every urban authority possesses the powers of section 157.¹ These powers can be conferred on a rural authority by Order of the Local Government Board, but cannot be adopted.

¹ *Ante*, p. 181.

Section 23 of the Act of 1890 is not of itself in force in any district. Its powers are obtained by an urban authority by adopting the whole of Part III of the Act, and by a rural authority by adopting so much of Part III as can be adopted by a rural authority. Adoption carries some powers in addition to, but in the case of a rural authority not the whole of, section 23, the powers of the whole section being obtainable by a rural authority by Order of the Local Government Board, a method not open to an urban authority, which cannot obtain the powers of section 23 alone, and in order to get them must adopt the whole of Part III of the Act. This welter of confusion seems to have so impressed the draftsman that when we come to the 1907 Act we find that the whole or a part of section 24, the by-law-making section of that Act, may, with or without other sections of the Act, be put in force in an urban or rural district by Order of the Local Government Board, but not otherwise. This is, at all events, a simple and comprehensible plan.

On the whole, however, it seems like making two bites at a cherry to require a local authority, who desire to make by-laws, to come to the Local Government Board first for an Order investing them with the necessary powers, and then for confirmation of the by-laws. It is the practice, and it is one which is obviously right, for the Board to consider, when the Order conferring powers is applied for, the manner in which the powers will be used; that is to say, where powers are sought for the purpose of making by-laws which cannot be made without them, to consider the nature of the by-laws which it is proposed to make, and their necessity or otherwise in the circumstances of the district.

The Public Health Act, 1875, in giving local authorities a by-law-making power, made its exercise subject to confirmation by the Local Government Board, which had been established four years earlier by the Local Government Board Act, 1871. The Board at once set about the compilation of various series of model by-laws upon the subjects as to which by-laws could be made (there are now more than twenty sets of model by-laws, mostly under the Act of 1875), and the particular series as to new streets and buildings, after careful consideration and discussion with the Royal Institute of British Architects and other bodies, appeared in 1877. This

model underwent some alterations, but up to 1900 remained largely as originally drafted. As a matter of fact, the original 1877 model was the subject of revision and alteration as experience accumulated, and since 1900 in particular the urban series, which is directly descended from it, has been constantly reprinted, and each time with modifications of more or less importance.

In 1901 a "rural model" was first issued for the use of those local authorities who had only the limited powers of making by-laws acquired by a Rural District Council adopting Part III of the 1890 Act, and in 1905 an intermediate model code appeared, for use either by an Urban or by a Rural Council as circumstances might require.

**Model
By-laws.**

From 1901 to 1912 the models were subject to constant revision and amendment to keep them up to date, and this, though a desirable, and indeed inevitable process, has contributed in some degree to the divergency as between one area and another, to which we have referred. In 1912 occurred the last great revision of the urban and intermediate models, in connection with the issue of the circular of that year. Most of those difficulties in connection with the laying out of streets and the erection of buildings which are due to unnecessary restrictions, would be removed if by-laws in force throughout the country were brought, where they are now below it, to the level of the current models.

Section 44 of the Housing, Town Planning, etc., Act, 1909, is in the following terms—

**Housing, Town
Planning, etc.,
Act, 1909.**

If the Local Government Board are satisfied, by local inquiry or otherwise, that the erection of dwellings for the working classes within any borough, or urban or rural district, is unreasonably impeded in consequence of any by-laws with respect to new streets or buildings in force therein, the Board may require the local authority to revoke such by-laws or to make such new by-laws as the Board may consider necessary for the removal of the impediment. If the local authority do not within three months after such requisition comply therewith, the Board may themselves revoke such by-laws and make such new by-laws as they may consider necessary for the removal of the impediment, and such new by-laws shall have effect as if they had been duly made by the local authority and confirmed by the Board.

This section was undoubtedly intended by Parliament, and believed by its authors, to give an effective remedy for existing difficulties. It has, however, two defects. In the first place, it is confined in its operation to the erection of dwellings for the working

classes, whereas there is no more reason why a person building a palace or a factory should be impeded by unreasonable by-laws than a person who puts up a workman's dwelling; and, secondly, it requires, before the Local Government Board can take action under it, that an actual impediment to building must be proved to exist in the locality concerned.

The London system is peculiar. The main governing provisions are in the London Building Act of 1894, which has since been amended in some particulars, but without any change in the system of control. There are in London few by-laws as to streets and buildings, and those there are, made either under the Metropolis Management Acts, 1855 and 1878, or under the Public Health (London) Act, 1891, do not materially affect the statement of the general system. Control is vested as to all ordinary matters in the District Surveyor, an official peculiar to London, appointed by the County Council but exercising an independent statutory jurisdiction which distinguishes his position from that of the surveyor to an extra-metropolitan authority. The London County Council have also special powers in regard to certain matters. The law which the District Surveyor administers is to be found in the Act of 1894 and its amending Acts. Plans are submitted to him and he determines whether they are in accordance with the law, the correctness of his view being open to be tested by proceedings in the courts for non-compliance. So far the net effect from the builder's point of view is much the same as outside London: there is a code of law (statutory and somewhat rigid, it is true, and in general unrevised since 1894, whereas by-laws of that age would now be considered out of date), and if a breach of law is alleged to have occurred the question is tried by the ordinary courts.

In addition to this, however, the London system includes certain discretionary powers which do not exist under the Public Health Acts. The discretionary matters are not numerous, and do not seem to be selected on any logical basis, such as the difficulty of regulating them by rules ascertained and stated in advance. Thus the District Surveyor has power to define what is meant by "level of the ground" for the purposes of the Act, sec. (8), a matter which elsewhere would be one of fact for determination in the ordinary way. His decision here is subject to appeal to the Superintending

Architect of the County Council or the Tribunal of Appeal (as to which see below). He may require additional storey posts beneath a bressummer, sec. 56 (1), a matter which elsewhere would be one for by-laws, and is, in fact, covered by the urban model. He has absolute control, subject to appeal to the Tribunal of Appeal, over the construction of all public buildings. This appears to be the most extensive discretionary power vested in him; here, again, the matter is one for by-laws, and the model series of the Board contain clauses on the subject.

The Superintending Architect of the County Council has a power, subject to appeal, to define the general line of buildings (secs. 22 and 25), to determine the street or streets in which a building is to be considered situate (sec. 29), and to determine which sides of a building are the front and the rear (sec. 46). It will be seen that these three are powers to do something which shall be a condition or preliminary to further action. In the Public Health Act system the first power cannot be said to exist, there being no purpose for which a general line of buildings has to be defined; the other two would fall to be exercised by the justices or court before whom proceedings might be taken for a breach of by-laws requiring (for example) open space in the front of a new building.

The London County Council have various discretionary powers subject to appeal to the Tribunal, and others without such appeal. Thus, where a new street is proposed which does not comply with certain provisions in the Act, they can sanction its laying out upon conditions which they may prescribe (secs. 7 and 9), and within certain limits, the position of a new building in relation of the street may be determined by them (sec. 13). The former power is possessed by no extra-metropolitan authority, and the latter power goes a good deal further than such an authority can go under by-laws. Their power under sections 22 and 73 to deal with buildings proposed to be brought in front of the general line goes further than an outside authority can go under the Public Health (Buildings in Streets) Act, 1888. Other powers, which to a large degree correspond to those exercised by outside authorities under by-laws, are as to open space at rear of buildings (secs. 41-44), height of buildings (secs. 47-49), and buildings on low-lying land (sec. 122). All these powers are subject to appeal to the Tribunal.

Powers not so subject to appeal are to allow the placing of timber in the face of an external wall (sec. 55), which is allowed under the model and all ordinary by-laws, to approve the thickness of walls built of materials other than those specified in Schedule to the Act (Schedule 1, rule 4), and the conversion of buildings in such a way as not to conform to the Act (sec. 211).

By-laws are authorized to be made with respect to the level, width, and construction of new streets, and the urban and intermediate series contain clauses on these three matters. These clauses, however, do not affect the street except at the stage of laying out, and the construction clause in the models does not make construction compulsory, perhaps because there is no guarantee that any work done at this stage will not be destroyed in the course of building operations, or, if it survives these, will not be "scrapped" at the stage of taking over. This model clause accordingly goes no further than to provide that where a person who lays out a new street does in fact construct it, he shall make a carriageway and footways in certain proportions, and that the height of the kerb and the slope of the carriageway and footways shall comply with certain requirements. The clause is so framed that grass margins and similar features are permissible at the option of the person laying out the street. Even this small degree of construction is optional, being conditioned upon the person's electing to construct the street at all, and, moreover, no provisions are included as to the material of or the depth to which the carriageway and footway are to be constructed.

A few local authorities have altered this clause to require that a person who lays out a new street shall in every case do some constructional work, and others, with or without the last-mentioned alteration, have included provisions as to the materials to be used, the depth of the foundation and other such matters.

CHAPTER XXIII

EFFECT ON PRIVATE ENTERPRISE

Quite 90 per cent. of the money needed to develop housing estates and to build houses for the working classes has been provided by private enterprise in one form or another, **Effect on Private Enterprise.** *e.g.*, by solicitors (acting for clients), banks, syndicates of builders, landowners and land developers, building societies, public utility societies and employers of labour.

The purchasers of this description of property fall into two classes first those who purchase for occupation, and secondly those, the larger class, who do so for investment purposes. Alternative and more attractive investments (as has been seen) affect both, although the latter are more influenced by the desire to obtain rents higher than has been customary in a particular neighbourhood. Although wages have risen, the cost and standard of living has risen also, and the tendency is for the working-class population to be satisfied with inferior accommodation rather than to spend a larger proportion of their wages in the form of rent to meet the increased cost of dwellings.

The business of providing housing accommodation for the poorer classes does not, therefore, give a sufficiently large return for the money invested. In justice to the good builder it must be said that, now that building materials are so much more expensive, it is practically impossible to build houses at cheap rents without at the same time infringing local by-laws. The increased cost of building has more to do with the house famine in suburban and rural districts than the cost of the land.

The cost of land has, however, an important bearing upon the matter. Whatever the cause, the ill effects of this serious scarcity of dwellings are the same. Families which, under normal conditions, would be living in two or three rooms, have to be content with one, and that all too small for the varied needs of its inmates. Workers, who should rightly be occupying a four-roomed house or cottage-flat, have to live in a two or three-roomed tenement, and

so on right through the scale, for the house famine affects the whole of the working classes, from the well-to-do artisan to the poorest of the poor.

This scarcity in house accommodation lies at the root of the whole housing question. It is not enough to improve existing property; we must increase the effective supply of houses. In the inner ring of London this is one vast problem which directly affects the life of the people, and this applies in other large cities. This point is very clearly emphasized in the following extract from T. H. Marr's *Housing Conditions in Manchester and Salford*, 1904—

We are forced to the conclusion that there is a deficiency in house accommodation at rents within the reach of the working classes. To provide houses simply for those who are at present overcrowded would necessitate the building of thousands of houses. But, as we have endeavoured to show in our account of selected areas, many of the existing houses are unfit for human habitation. The Town Councils are fully aware of this, and they are continually weeding out the worst houses. So long as there is a deficiency of house room, however, they cannot do much. . . . Private enterprise . . . has failed to supply the deficiency, and there is no evidence forthcoming that in the near future, under present conditions, it will make up. Year by year the natural increase of the population makes matters worse. Apparently the ordinary builder hesitates to sink his capital in erecting houses for those whose expenditure in rent can only be small. He finds apparently the risk too great for the return he could get, and, if he builds workmen's dwellings, builds for the better-paid artisans.

And the conditions in the industrial north are also in evidence in the south and west—

Very few people seem to recognize the main feature of the housing problem, which is, that there are not enough good houses for the people to live in, and the only remedy for that, of course, is to build more good houses. We want 10,000 four-roomed and five-roomed cottages built in the three towns, to let at rents of 5s. and 6s. 6d. per week respectively. . . . These 10,000 houses would be inhabited largely by the artisan class, who are now sharing a six roomed house with one or more other families.¹

Scarcity of supply in a case like this is bound to mean monopoly value, and high rents are the result. Before the war an average rent of 7s. 6d. per week was charged for three rooms in suburban London, while as much as 6s. 6d. a week could be got for one room in central London, which means a yearly rental of over £16 per room. Until the supply is restored to its normal level, it will be impossible

¹ *A Review of the Housing Conditions in Plymouth, Stonehouse, and Devonport* published by the Three Towns Association, 1906.

HOUSES ERECTED SINCE 1896, ARRANGED ACCORDING TO RENTALS

	1896	1897	1898	1899	1900	1901	1902	1903	1904	1905	1906
Under £12	7	95	63	4	—	222	85	201	258	78	243
£12 to £18	—	—	—	821	436	558	590	363	284	394	547
£18 to £25	944	1,138	1,276	—	—	—	—	—	—	—	—
£25 to £35	—	—	—	769	602	633	962	1,058	1,067	872	1,039
£35 and upwards	204	389	539	607	402	441	323	706	449	638	422
	44	34	99	157	133	109	101	125	116	204	202
	1,199	1,656	1,977	2,358	1,573	1,963	2,061	2,453	2,174	2,186	2,453
Population	658,050	663,633	669,243	674,912	680,628	686,332	707,027 ^a	710,874	714,743	721,864 ^b	726,100
	1907	1908	1909	1910	1911	1912	1913	1914	1915	1916	1917
Under £12	115	—	149	—	132	—	68	37	—	6	—
£12 to £18	609	418	283	119	151	41	92	38	21	49	1
£18 to £25	—	—	—	—	—	—	—	—	—	—	—
£25 to £35	1,022	1,102	1,369	1,279	768	717	537	539	303	99	16
£35 and upwards	444	195	191	168	109	64	43	147	96	18	2
	152	135	157	144	74	56	27	74	48	14	3
	2,342	1,850	2,149	1,710	1,234	878	767	835	468	186	22
Population	730,361	734,648	738,960	743,295	747,627	751,021	756,553	767,992 ^(c)	772,595	777,247	781,948

NOTE.—The above figures include the Dwellings erected by the Corporation. During the past five years all the houses erected under a rental of £18 per annum were provided by the Corporation.

(a) Garston included with a population of 17,289.

(b) Fazakerley " " 2,892.

(c) Woolton Allerton and Childwall included with a population of 6,882.

The total number of dwelling-houses in Liverpool in the year 1916 was 152,477, of which 135,317 were let at a rental not exceeding £26 per annum. Of this latter number 113,127 were assessed at £13 and under.

to check the upward trend of rents, or to cope with the evils of overcrowding.

The effect on private enterprise may be further emphasized by the statistical table on page 191 of the houses erected in Liverpool from 1896 to 1917. This table, which is taken from the Reports of the Housing Committee and of the medical officer of health, shows that since 1906, with the exception of the year 1909, there has been a steady decline in the number of houses erected. It must be remembered that during this period the Liverpool Corporation were engaged in re-housing the dispossessed under their various improvement schemes, and as these figures include the dwellings erected by the Corporation the effect of private enterprise, especially in the erection of houses of small rental, becomes more marked.

If we consider also the growth of the population during these years, the serious position due to the shortage of supply of houses will be further emphasized.

Nor is this condition of affairs confined to our cities. Even in the rural districts, where population is either stationary or diminishing, the supply has been unequal to the demand. In 1897 an investigation was made into housing conditions in nearly 400 villages in various parts of England on behalf of the Land Law Reform Association; this revealed the fact that in half the villages the cottages were "unsatisfactory" or very "bad," and that "in over a quarter of these villages there were not enough houses for the people."

CHAPTER XXIV

COMPENSATION AND BETTERMENT

THE question of compensation for the compulsory sale or alteration of existing premises, whilst not coming directly within the category of matters which can be effected by the action of private individuals, has, however, a very important bearing upon these matters. One of the first considerations arising in connection with compulsory purchase is that of the price to be paid for the property taken. Until some fairly correct estimate is formed as to what price will be paid, it is impossible to find out whether dwellings of a certain class and let at a given rental will pay as a commercial undertaking.

**Special
Provision as to
Compensation.**

Hitherto, one of the greatest difficulties attending the actual working of the Acts has been the enormous amounts which it has been necessary to pay to owners for their property and for the supposed loss attending a compulsory sale. It is possible that this need not have been so if the law had been rightly understood and rigidly applied; be that as it may, there can be no doubt that much good work was stopped by the fear of excessive compensation. It is particularly important to notice that Parliament has appreciated the existence of this difficulty, and has taken measures with the express purpose of getting rid of it. As the law stands, it may be said that what justice demands the law awards.

The Special Provisions as to Compensation under Part I of the Housing of the Working Classes Act, 1890, in respect of the acquisition of land are as follows¹—

(1) Whenever the compensation payable in respect of any lands or of any interests in any lands proposed to be taken compulsorily in pursuance of this part of this Act requires to be assessed—

(a) The estimate of the value of such lands or interests shall be based upon the fair market value, as estimated at the time of the valuation being made of such lands, and of the several interests in such lands, due regard being had to the nature and then condition of the property, and the probable duration of the buildings in their existing state, and to the state of repair thereof, without any additional allowance in respect of the compulsory purchase of an area or any part of an area in respect of which an official representation has been made, or of any lands included in a scheme which, in the opinion of the arbitrator, have been so included as falling under

¹ Sec. 21.

the description of property which may be constituted an unhealthy area under this part of this Act; and

(b) in such estimate any addition to or improvement of the property made after the date of the publication in pursuance of this part of this Act of an advertisement stating the fact of the improvement scheme having been made shall not (unless such addition or improvement was necessary for the maintenance of the property in a proper state of repair) be included nor in the case of any interest acquired after the said date shall any separate estimate of the value thereof be made so as to increase the amount of compensation to be paid for the lands; and

(2) On the occasion of assessing the compensation payable under any improvement scheme in respect of any house or premises situate within an unhealthy area evidence shall be receivable by the arbitrator to prove—

(1st) that the rental of the house or premises was enhanced by reason of the same being used for illegal purposes or being so overcrowded as to be dangerous or injurious to the health of the inmates; or

(2ndly) that the house or premises are in such a condition as to be a nuisance within the meaning of the Acts relating to nuisances, or are in a state of defective sanitation, or are not in reasonably good repair; or

(3rdly) that the house or premises are unfit, and not reasonably capable of being made fit for human habitation;

and if the arbitrator is satisfied by such evidence, then the compensation

(a) shall in the first case so far as it is based on rental, be based on the rental which would have been obtainable if the house or premises were occupied for legal purposes and only by the number of persons whom the house or premises were under all the circumstances of the case fitted to accommodate without such overcrowding as is dangerous or injurious to the health of the inmates; and

(b) shall in the second case be the amount established as the value of the house or premises if the nuisance had been abated, or if they had been put into a sanitary condition, or into reasonably good repair after deducting the estimated expense of abating the nuisance, or putting them into such condition or repair as the case may be; and

(c) shall in the third case be the value of the land, and of the materials of the buildings thereon.

The Provisions as to Arbitration under Part II of the 1890 Act are as follows¹—

In all cases in which the amount of any compensation is, in pursuance of this part of the Act, to be settled by arbitration, the following provisions

shall have effect; (namely)—

Settlement of Compensation.

(1) The amount of compensation shall be settled by an arbitrator to be appointed and removable by the Local Government Board.

(2) In settling the amount of any compensation—

(a) The estimate of the value of the dwelling-house shall be based on the fair market value as estimated at the time of the valuation being made of such dwelling-house, and of the several interests in such dwelling-house, due regard being had to the nature and then condition of the property and the probable duration of the buildings in their existing state, and to the state of repair thereof, and without any additional allowance in respect of compulsory purchase; and

(b) The arbitrator shall have regard to and make an allowance in respect of any increased value, which in his opinion, will be given to other dwelling-houses of the same owner by the alteration or demolition by the local authority of any buildings.

¹ Sec. 41.

(3) Evidence shall be receivable by the arbitrator to prove—

(1st) that the rental of the dwelling-house was enhanced by reason of the same being used for illegal purposes or being so overcrowded as to be dangerous or injurious to the health of the inmates; or

(2ndly) that the dwelling-house is in a state of defective sanitation, or is not in reasonably good repair; or

(3rdly) that the dwelling-house is unfit, and not reasonably capable of being made fit, for human habitation;

and if the arbitrator is satisfied by such evidence, then the compensation—

(a) shall in the first case, so far as it is based on rental, be based on the rental which would have been obtainable if the dwelling-house was occupied for legal purposes and only by the number of persons whom the dwelling-house was under all the circumstances of the case fitted to accommodate without such overcrowding as is dangerous or injurious to the health of the inmates; and

(b) shall in the second case be the amount estimated as the value of the dwelling-house if it had been put into a sanitary condition or into reasonably good repair, after deducting the estimated expense of putting it into such condition or repair; and

(c) shall in the third case be the value of the land, and of the materials of the building thereon.

(4) On payment or tender to the person entitled to receive the same of the amount of compensation agreed or awarded to be paid in respect of the dwelling-house, or on payment thereof in manner prescribed by the Lands Clauses Acts, the owner shall, when required by the local authority, convey his interest in such dwelling-house to them, or as they may direct; and in default thereof, or if the owner fails to adduce a good title to such dwelling-house to the satisfaction of the local authority, it shall be lawful for the local authority, if they think fit, to execute a deed poll in such manner and with such consequences as are mentioned in the Lands Clauses Acts.

(5) Sections 32, 33, 35, 36 and 37 of the Lands Clauses Consolidation Act, 1845, shall apply, with any necessary modifications, to an arbitration and to an arbitrator appointed under this part of the Act.

(6) The arbitrator may, by one award, settle the amount or amounts of compensation payable in respect of all or any of the dwelling-houses included in one or more order or orders made by the local authority; but he may, and, if the local authority request him so to do, shall, from time to time make an award respecting a portion only of the disputed cases brought before him.

(7) In the event of the death, removal, resignation, or incapacity, refusal, or neglect to act of any arbitrator before he shall have made his award, the Local Government Board may appoint another arbitrator, to whom all documents relating to the matter of the arbitration which were in the possession of the former arbitrator shall be delivered.

(8) The arbitrator may, where he thinks fit, on the request of any party by whom any claim has been made before him, certify the amount of the costs properly incurred by such party in relation to arbitration, and the amount of the costs so certified shall be paid by the local authority.

(9) The arbitrator shall not give such certificate where the arbitrator has awarded the same or a less sum than has been offered by the local authority in respect of such claim before the appointment of the arbitrator, and need not give such certificate to any party where he considers that such party neglected, after due notice from the local authority, to deliver to that authority a statement in writing within such time, and containing such particulars respecting the compensation claimed, as would have enabled the local authority to make a proper offer of compensation to such party before the appointment of the arbitrator.

(10) If within seven days after demand the amount so certified be not paid to the party entitled to receive the same, such amount shall be recoverable as a debt from the local authority with interest at the rate of 5 per cent. per annum for any time during which the same remains unpaid after such seven days as aforesaid.

(11) The award of the arbitrator shall be final and binding on all parties.

Thus, supposing a really bad area is to be dealt with, the arbitrator is bound to pay attention to the "nature and then conditions of the property." But property which is overcrowded, which is unhealthy, which is badly provided with sanitary appliances, is in itself against the law, and the owner is not only bound to set matters straight out of his own pocket, but is liable to be fined for allowing them to be as they are. Therefore the arbitrator is plainly justified in deducting from the amount of his award an amount equal to that which the owner ought to have expended, and can be made to pay before he is entitled to any compensation at all. Then it must be remembered that "compulsory purchase" is not to increase the amount given, and it will be seen that in a really bad case the item of compensation ought to be a very small one.

This, of course, refers to areas reported as being "dangerous to health" or "unfit for human habitation." But even the amount of compensation paid for property which is not in itself in a bad state, but which is dealt with because it was "obstructive" need not be very high, especially in view of the provision in the Act of 1890,¹ to the effect that the arbitrator, in making his award, should take into account the increased value given by the demolition to the surrounding buildings, and that the rates on such buildings may be raised in proportion to such additional value. For instance, if an improvement scheme involved the pulling down of a large block of obstructive buildings, A, the owner of the buildings, would have to be compensated, and the ratepayers would, of course, be out of pocket to the amount paid. On the other hand, however, the arbitrator might say that the pulling down of A's obstructive buildings enhanced the value of some neighbouring property of A, or of other buildings belonging to B, C, or D. He has to say what he considers to be the amount of such enhanced value, and the improved property might then be subjected to an increased rate, whereby the ratepayers would receive back part,

¹ Sec. 41.

or it might be even the whole, of what they were compelled to pay in the shape of compensation.

The meaning of all of which is, in brief, as follows—

The arbitrator in fixing the compensation must take into account the “market value,” but in arriving at what is the market value he must deduct sums for the following items—

**Summary of
the above.**

- (1) The bad state of repair of the premises.
- (2) The shortness of the term for which they are held.
- (3) The property being itself a nuisance, or offending against the Nuisance Acts, and the fact of the owner being liable to abate the nuisance before he receives a penny.

When all these deductions are made, the amount of the compensation will often be very small indeed, unless some allowance be made for “compulsory purchase,” and, as we have seen, no such allowance is to be made where the property taken is in the unhealthy and neglected state, upon which it is the particular object of the Acts to wage war.

Finally, the arbitrator is not to grant any compensation for improvements made after notice has been given that the Act is about to be enforced; so that owners cannot erect buildings, as has been done before now, simply with the object of getting excessive compensation for them.

Thus, where a really bad case is taken in hand there is no occasion for anxiety as to the ultimate cost to the ratepayers. If the law be carried strictly into effect, there would frequently be a very small amount payable; and there would doubtless be instances in which there might be actually a sum payable by the owner for his neglect of duty, in excess of that due to him for the property of which he was deprived.

The purchase money or compensation payable by one local authority to another, in pursuance of the Housing Compensation and Purchase Money. Acts, instead of being paid into Court may, by the Housing and Town Planning Act, 1909, be applied as the Local Government Board determine.

It is not possible to give details of the amounts Compensation for Public-Houses. paid as compensation for public-houses under the various schemes by any local authority. As a matter of public policy the various authorities approached have

been unable to disclose the figures. The following may be taken, however, as typical.

Mr. Austin Taylor, when chairman of the Liverpool Housing Committee, speaking on 23rd October, 1906, gave some particulars of what was known as the Adlington Street area. The total areas affected was 12,000 cubic yards; and 10,000 cubic yards of insanitary dwellings thereon were acquired by the Corporation at a cost of £16,000. There remained among a few other scattered houses five public-houses, covering 1,810 yards. They were left standing and were still there. They were incorporated with the model dwellings, and were part of the frontage of the Adlington Street block. The valuation placed upon them by the Corporation Surveyor was £24,300. That meant that taking the whole of the cost of this area, including these public-houses, at £40,000, the living accommodation of the people upon it from the roof over their heads to the ground on which they stood only represented 40 per cent. of the value, and five places of resort at which they obtained intoxicating drink represented 60 per cent. The value of the public-houses was not entirely acquired from the drinking habits of the people who lived on that area; passers-by from all parts of the city visited these public-houses; but undoubtedly a very considerable share of the value of these places did spring from the drinking habits of the people who lived in the immediate vicinity. It was not as though these five public-houses were the only places of resort in that neighbourhood. Within 200 yards of the boundaries of this area there existed forty-eight more licensed places. Within recent years ten or twelve others had been done away with. One of the public-houses in question, he understood, was shortly to be closed under compensation.

Assuming these figures of 60 per cent. as compensation for public-houses and 40 per cent. as compensation for insanitary property to be a fair average, then, as from the table already given, the cost of land (after deducting receipts from surplus lands) has amounted to a total sum of £685,687 16s. 10d.; 60 per cent. of this sum, or, say, £411,412 has presumably been paid by the Liverpool ratepayers as compensation for public-houses under the housing schemes.

As an illustration of the actual cost in certain specific instances may be quoted an arbitration by Mr. Glen, K.C., in respect of public-houses removed or about to be removed under certain

Liverpool demolition schemes. In the case of a public-house in Eldon Street the award was £5,900, although the net assessment was only £67. A Limekiln Lane house was awarded £4,500, the net assessment being £72. The award for a Northumberland Street house was also £4,500, the assessment being £76. The cost of removing these three houses was thus about £15,000, which raised the cost of the Bevington Street re-housing scheme by over 10s. per yard, and of the Frank Street scheme by over £1 per yard.¹

The total net assessment of the three houses for rating is only £215, or about a third of what the award would justify (say £600); while it would seem safe to assume that the total claims must have been about £20,000. As the claims were based on the business done and about to be lost through the demolition, the weekly takings of the three houses cannot have been less than £120 a week, an estimate which makes the low assessment appear more striking.

Is not even the Northumberland Street house an apt illustration of the injustice to the municipality from a rating point of view? The net annual value of this house might fairly be estimated at £180, and this after deducting all outgoings in respect of rates, taxes and compensation levy. It is this net figure of £180 which should be compared with the actual net assessment of £76. Even if the Government assessment be taken, it is only £100, or £80 below the amount on which the municipality is reasonably entitled to levy rates. The annual licence duty of £30 is a Government tax and not a municipal rate, but it has, of course, been taken into consideration when estimating the annual value of the premises. The Housing of the Working Classes Act, under which these premises were acquired for the demolition and re-housing scheme, provided that the amount to be paid for the property is its "fair market value." The amount awarded by the arbitrator is not questioned, but one cannot but notice the appalling inadequacy of the rates received for years past from these properties. Comparing the awards and the assessments, it may be assumed that the arbitrator may have had placed before him figures which the Assessment Committee failed to obtain, and what is much more to the point, and in fact is the question at issue, must have failed to obtain in the case of many more public-houses. The average compensation for public-houses throughout the country has risen

¹ *Vide* Proceedings of the Liverpool Housing Committee, 12th Feb., 1910.

from £717 in 1905 to £1,116 in 1908, and for 1909 £1,200 per house. Yet these three houses were barely assessed at £72 each, while they are valued by the arbitrator at an average of £5,000 each. The disparity is obvious.

According to the Table of Local Debt shown in *Comparative Municipal Statistics*,¹ issued by the London County Council in 1915, the debt outstanding for housing of the working classes in the sixteen principal towns of the United Kingdom at the end of the year 1912-13 (the last year for which complete figures were available) was £10,555,942.

Presuming that the relative cost of land has been 53 per cent. of the total cost as in Liverpool, and that this proportion holds good in respect of the debts, then of the sum of £10,555,942, no less than £5,946,649 may be said to be the cost of land (after deducting receipts from sales of surplus lands).

Taking 60 per cent. of this sum as representing compensation for public-houses (being the proportion in the Adlington Street area) we find that in the sixteen principal towns in the United Kingdom approximately £3,356,789 has been provided for this purpose.

According to the census figures given on page 2 of the above work the population of these sixteen towns at the census of 1911 was 13,500,811. The compensation paid, therefore, was equal to about 5s. per head of the population.

The total number of dwellings provided by these sixteen authorities is 21,545.² The cost of the compensation for the public-houses has averaged, therefore, on this basis approximately £156 per dwelling.

These figures, whilst they may not be a true basis to work upon (it being impossible to maintain with certainty that there is a definite relation between the cost of the schemes and the outstanding loans), are at least sufficient to explain the inactivity of so many local authorities in regard to the housing of the working classes.

The London County Council, which succeeded the Metropolitan Board of Works in 1889, introduced, in its first year of existence, an entirely new policy, later known as "the betterment principle." This principle was that any enhanced value of premises, such as might accrue from better frontages, better means of approach, and

The Betterment Principle.

¹ Vol. 1, pp. 136-7. ² *Ibid.*, p. 38.

better surroundings, should rightly go not to the owner, who had done nothing to bring about the new conditions, but to the public body, which had done all. The principle had existed for some time in America where the enhancement of value was paid down by the owner in a lump sum, but the London County Council proposed to make it a tax on the premises. The Duke of Argyll strongly criticized the scheme, claiming that the tax was illogical and unjust because the "goodment" of a house in a small street was no more due to the owner or occupier than the "betterment" of a house in a big new street. Other critics argued that if "betterment" applied to some houses, "worsement" might be claimed against a municipal authority by the owners of premises unfavourably affected by the diversion of traffics to new streets, or by tradesmen compelled to move elsewhere. The opponents of the scheme as a whole considered the question from the point of view of the property market; the Council's experts, led by Sir Thomas Farrer, adopted the higher and less disputable line of argument that a local authority had a right to taxation, and, as street improvements cost money, taxation should fall to a special extent on those benefited by the expenditure. An attempt was made to introduce the principle in the Strand Improvement Bill, promoted by the Council in 1890 for pulling down Holywell Street and opening up the "bottleneck" of the Strand at that point, but failed; the clause was thrown out by the House of Commons Committee, chiefly on the ground that the Council made no estimate of the amount of "betterment," and that the definition of the principle and the limitations of its application were arbitrary. In a Bill for constructing a proper approach to the south side of the Tower Bridge, the London County Council, in 1893, again tried to establish the "betterment" principle. The support of local authorities had been secured and the advocates of the principle were found on both sides of the House of Commons. The clause passed the Commons but was cut out of the Bill by the Lords. The Commons, however, insisted by a majority of 221 to 88 on the retention of the clause, many Unionists voting for it, but it was again struck out in the House of Lords. The principle of "betterment" was, however, passed by the House of Lords in 1894. By this date it had made considerable progress with the general public, while the Committee of the House which

approved the principle included such former opponents as Lord Halsbury, Lord Salisbury, and Lord Onslow. This made possible an adequate approach from the south side of the Tower Bridge, with the result that the bridge was finished and formally opened in June of that year.

The principle has since been included in the majority of the Acts of Parliament, both general and local, which relate to property.

SECTION VI

SUMMARY AND CONCLUSION

"It is only by providing homes for the working people, that is by providing for them not only shelter, but shelter of such a kind as to protect life and health and to make family life possible, free from surroundings which tend to immorality, that the evils of crowded city life can be mitigated and overcome."—*Report of Tenement House Commission : New York.*

CHAPTER XXV

HOUSING AFTER THE WAR

It has been sufficiently emphasized in the previous sections of this work that the economic cause of the present housing problem is not the uneducated demand but the failure of

Introduction. the supply. This was undoubtedly so before the war. It is proved by the movement on the part of the working classes in supporting the Garden Cities and Garden Suburbs, and in the vast sums which industrial and provident societies have loaned to their members both for house purchase and for house building. In this connection the co-operative societies alone have provided more than eight millions of money during the past few years. This difficulty of supply may also be considered as one of the subsidiary reasons for the establishment by employers of such places as Port Sunlight, Earswick, and the other Garden Cities which have been erected round factories in rural areas. The ulterior effect of this has been that, as the supply cannot be increased, the rise of price has become permanent and will remain so until the new schemes under the new Housing Act restore the equilibrium.

The normal annual increase in houses not exceeding £20 annual value is 75,000, a figure which hardly keeps up with the normal annual increase of population. But, since the war began, the building of such houses has practically ceased. By the end of 1918 the shortage of houses due to this cause alone amounted to

350,000. But for the Increase of Rent and Mortgage (War Restrictions) Acts, rents would already have risen to scarcity figures. They will certainly do so on the expiry of the Acts unless the supply of housing accommodation is then increasing very rapidly. On the other hand, to prolong the life of the Acts would certainly discourage building by private enterprise.

There are in this country at the present time at least 70,000 houses quite unfit for habitation, and a further 300,000 which are seriously defective. This position has to be dealt with in addition to the shortage due to arrears of building. People must continue to live in these defective dwellings until something better is provided. There are about 3,000,000 people living in over-crowded conditions, *i.e.*, more than two in a room, and, in the area covered by the London County Council, their return showed 758,000 living under these dreadful conditions.

Before the war, as has been indicated in Chapter XVII, the most promising and energetic young men and women were (apart from the attraction of higher wages in the town) driven from the countryside by lack of housing accommodation. Our villages were decaying, and within them the proportion of the mentally and physically unfit was increasing from year to year, because the drift to industrial areas always left the weakest behind. Yearly, great tracts of lands passed from under cultivation. We have now learnt that a nation cannot afford to stake all its hopes for the future merely on industrial prosperity. The town and the country are interdependent, as much as are the heart and lungs of a human being.

As the men who have left the land to join the colours are demobilized, three courses are open to them. They may start a fresh life in some great industrial centre; they may emigrate; or they may return to the country. It is clear that they will not adopt the last course, essential as it is to the community's well-being that they should do so, unless we offer them, not only higher wages, but better housing conditions. If we refuse to do this, we must relinquish the dream of becoming a nation that is comparatively self-supporting, whose resources are not, for the most part, contingent upon the good-will of other nations. To refuse would be suicidal. Rather, we should encourage by every possible means not only the return to the country of the men who left for the

war, but a steady exodus from town to country that will relieve urban congestion and quicken the rural districts, so often left to stagnate, into healthy and vigorous life.

On 20th October, 1917, the Government's decision that the new national housing scheme should be controlled and directed by the Local Government Board was announced. The returns and reports then received from the City, Borough, Town and District Councils throughout the country showed that about 100,000 new workmen's dwellings were urgently required, but from 150,000 to 200,000 are to be erected to meet the after-war conditions. It was stated at the Local Government Board that the Government would be asked to make a grant of a subsidy of several million pounds for the erection of these houses, but this subsidy will be purely a temporary measure to meet the abnormal conditions prevailing after the war.

The type and size of the houses will vary according to the district, but all parts will be standardized, from the bricks to window fittings. In every possible case gardens will be provided for the purpose of food cultivation, and the Local Government Board will encourage the local authorities to purchase land for this purpose, it being realized that the working-man's garden will be a national asset in the years of world-shortage of food following the war. Some local authorities are being urged to adopt a standard system of planning with not more than twelve houses to the acre, and it has also been proposed that roads should be standardized and that they should be divided into what may be called main or arterial roads, shopping roads, and residential roads—arterial roads to be 100 ft. wide, shopping or secondary roads not to be more than 50 ft., and residential roads from 36 ft. to 40 ft.

In introducing the Local Government Board estimates in the House of Commons on the 2nd May, 1918, Mr. Hayes Fisher surveyed the activities of the Board in regard to housing and public health. He announced that the Department hoped to arrange for the erection of 300,000 houses for the workers immediately after the war. After pointing out that, owing to dearness of building materials, the difficulty of securing money and the cost of labour, private builders would find it impossible to build profitably houses which could be let at rents within the means of the workers, he

stated that obviously the question was one for a partnership between the State and local authorities, and he recalled the terms of a Departmental paper on the subject, published some time ago.

Mr. Hayes Fisher stated that careful consideration was being given to the question of assisting private builders and public utility societies, possibly by loans on the same terms as the local authorities received and by the supply of standardized materials, but he was sure the House would never agree to a free grant of money to enable them to make a profit. The essence of the arrangement with the local authorities was that a loss would be incurred, and that it would be shared by both parties.

Following upon this, the Minister of Reconstruction, after consultation with the President of the Local Government Board, appointed in May, 1918, a committee, presided over by Mr. Henry Hobhouse, to consider whether—by the extension of existing facilities or otherwise—public credit may, with advantage, be utilized for the purpose of making advances for the provision of houses for the working classes after the war to persons and bodies other than local authorities; and whether it is desirable to establish, for the purpose of making such advances, State and municipal housing banks or other machinery, and, if so, on what lines, and subject to what conditions.

**Committee on
Public Utility
Societies.**

Returns received by the committee from Borough, Urban and Rural Councils showed that the majority do not dissent from the general proposal that there should be a housing partnership between the State and the local authorities—the terms being that a proportion of the loss that the building of the houses will involve shall be borne by local authorities, but they asked that the Local Government Board should give an undertaking to local authorities that the loss upon all schemes carried out in any administrative area shall not exceed the proceeds of a penny rate, and, after valuation at the end of a stated period, the local authority's share of the loss shall, in no case, be more than the capitalized value of the penny rate.

The Local Government Board is also urged by the Councils to sanction two years instead of one year as the period within which the scheme shall be carried into effect.

Another point to remember is that in the past the labourer has, through lack of earnings, been unable to live in a state of physical efficiency and at the same time to pay an economic rent.

**Inability to
Pay an Economic
Rent.** It has been practically impossible, therefore, to build cottages to let at an economic rent, no matter what economies are effected. To quote the Report of the Select Committee on the Housing of the Working Classes Acts Amendment Bill, 1906, p. xii.¹

One main reason is the difficulty of building cottages to yield an adequate interest on the outlay to the owner. Cottages—without adjacent land—cannot be built in agricultural districts to secure a return to cover interest and sinking fund, in addition to the other usual outgoings, if let at the prevailing rents paid by farm labourers.

This point may be further emphasized from the Board of Trade table, quoted on page 208, to which are also annexed the statistics quoted by Mrs. Frances Wood in her paper on "The Course of Real Wages in London."

In order to put cottage building on so sound a financial basis that private individuals and public bodies may be enabled to build cottages without having to sink capital in an undertaking which is almost certain to involve them in a loss, several points require consideration.

First, a serious effort should be made to cheapen the cost of building a cottage, possibly by standardized fittings and simplified plans. New material, or new uses for existing material, might possibly be devised for building which might lessen the cost of production, as, for example, a more general use of tiling and cement instead of timber.

Secondly, the labourer must be put in a position to pay the reasonable rent, and to pay the rates on it. Where a labourer gets his cottage free there will be no particular difficulty about so fixing the wage as to allow for a credit equivalent to the amount of the fair rent of the cottage; but there may be difficulty where the labourer has to rent a cottage from someone not his employer. The similar plan of raising wages cannot solve the difficulty, as there is a limit to what the farmer can spend, and the ultimate result would be to raise the price of commodities and the cost of living.

¹ H. of C. 376.

CHANGES IN RATES OF WAGES

BOARD OF TRADE TABLE

INDEX NUMBERS SHOWING GENERAL COURSE OF WAGES IN THE UNITED KINGDOM, 1880-1913 WAGES IN 1900=100

End of Year.	BUILDING TRADES (Mean of 74 rates relating to Bricklayers, Carpenters and Joiners and Masons.)	COAL-MINING. Weighted per- centage changes in Hewers' Wages in Principal Districts.	ENGINEERING. (Mean of 36 rates relating to Fitters, Turners, Iron-moulders, and Pattern-makers.)	TEXTILE. Cotton Spinners and Weavers, and Linen and Jute Operatives.	AGRICULTURE.	Mean of Preceding Groups of Trades.		Cost of Living (London) average 1900-12 = 100 (a)
						Including Agriculture.	Excluding Agriculture.	
1900	100-0	100-0	100-0	100-0	100-0	100-0	100-0	97-5
1901	100-0	94-0	100-3	100-0	100-7	99-0	98-6	97-8
1902	100-0	87-5	100-3	100-0	101-3	97-8	97-0	98-4
1903	100-0	84-9	99-9	100-0	101-8	97-3	96-2	98-6
1904	100-0	82-3	99-9	100-0	102-0	96-8	95-6	99-2
1905	100-0	81-0	100-0	102-7	102-6	97-3	95-9	100-0
1906	100-0	83-4	100-8	106-2	102-9	98-7	97-6	99-7
1907	100-0	96-3	102-0	108-9	103-2	102-1	101-8	99-5
1908	100-0	93-3	101-7	108-9	103-6	101-5	101-0	101-5
1909	100-0	89-2	101-3	107-1	104-0	100-3	99-4	102-1
1910	100-0	89-6	102-0	107-1	104-7	100-7	99-7	102-5
1911	100-0	88-8	103-3	107-1	105-5	100-9	99-8	103-1
1912	101-1	93-8	104-2	110-7	107-4	103-4	102-5	104-3
1913	104-4	100-1	105-0	111-6	111-2	106-5	105-3	104-3 (b)

(a) Wood—"The Course of Real Wages in London." (*Journal of the Royal Statistical Society*, Vol. LXXVII, p. 37.)

(b) Not quoted by author, but taken at the figure of preceding year.

It has been estimated that the proportion of rent that a cottager can afford to pay is one-seventh of his income, and, if this estimate, which was made by the Labour Commission in 1894, still holds good, the rent paid by a labourer receiving 31s. a week should be approximately 4s. 6d. But in 1894 it was reckoned that 6 per cent. on the cost of building the cottage would be a fair return on the money spent. The figures quoted, however, show that, to cover rates, taxes, repairs and insurance, and to give 6 per cent. on the capital, at least 9 per cent. on the cost of the building has to be charged. Now, 4s. 6d. is 9 per cent. on £130, which is a sum far below the present price of building a cottage.

The majority of agricultural labourers' cottages have gardens—in some cases very good gardens—attached to them, and in taking one-seventh as the estimated amount of rent a cottager should pay, nothing is said as to whether this is the proportion to be spent on the provision of a house simply, or whether it includes the proportion to be spent as rent for a garden. It doubtless refers to what is to be paid for the cottage simply, because the economic value of the garden will depend not only on the size but on the nature of the soil, and whether it is stocked with fruit trees or not. Possibly the proportion of rent to be paid for a cottage with a good garden of between one-fourth to an eighth of an acre could be taken as one-sixth of the income, which would raise the rent to 5s. out of a wage of 30s.; so that, even if the garden were included, the gross amount to be spent on the cottage for building (including the garden), would amount to only £144, which, at 9 per cent., is equivalent to about 5s. per week.

Taking, therefore, the figures now available, no very obvious solution of the problem presents itself, but possibly some system of grading cottages and wages might be devised.

That is to say that the occupier of the good cottage should pay a fair rent, receiving at the same time a sufficiently high wage to enable him to do so. Men vary considerably in skill and capacity. If an average labourer is worth 30s. per week, the best man is worth more; and, if the best men were got, and the best cottages, it would be economically sound to pay these wages at a higher rate.

But the whole subject is one of considerable difficulty, which is likely to be enhanced if prices fall after the war and less money can

be earned by producing food, and consequently less money can be spent on the production.

The difficulty of placing cottage building on a sound economic basis is obvious; if it could be successfully grappled with, the problem of housing would be in a great measure solved, and money could be invested in it with comparative security, both by private individuals and by public bodies.

At present, cottage building in rural areas is an almost certain loss, and can, therefore, only be undertaken by those to whom the loss is of little moment—that is to say, by rich landowners. Though all recognize the necessity of building cottages, no one is willing to bear the loss.

The landowner of ordinary means cannot. Public bodies in many cases feel that they ought not to charge to the rates the cost of housing the labourer. The disastrous effects of the Speenhamland system¹ are a warning against putting on the rates, expenses which ought to be borne by the individual. There seems but little difference in principle between calling upon the rates to make good the deficiency in the wages which the labourer ought to receive and paying for him out of the rates the expense of a dwelling for which he ought to be able to pay. It amounts in both cases to a contribution by the community at large to relieve the wage-payer of part of his duty.

On this point, a reference may be made to the Irish Labourers Acts under which local authorities have been empowered to demolish cottages, erect new dwellings, and raise loans for that purpose.

**Irish
Labourers
Acts.**

The rents charged for cottages built under these Acts are very low, the average being 11d. a week (£2 7s. 8d. per annum) for a cottage with one acre of ground. The average cost of cottage and plot is £170 to £180.

Loans are advanced under these Acts at a very cheap rate; they are repayable by an annuity of 35s. for every £100 for a period of 68½ years. On these low rentals there is a considerable deficit which is met from two sources—

- (1) A grant from the State;
- (2) A contribution from the rates.

The outgoings which have to be met are the annual charge for

¹ *Vide* Report of the Royal Commission on the Poor Law, 1834.

loans, the cost of repairs, insurance, rent collection, and legal proceedings against tenants; whilst the receipts consist of the rents paid by tenants and the Government subsidy of 36 per cent. of the loan charge authorized by section 17 of the Act of 1906. Taking the whole of Ireland the figures may be set down approximately at

Rents	44.5 per cent.
Rates	24.5 „
State Contributions	31.0 „

The position is made plainer by taking a single cottage—

Loan, £170 (average cost).	
Annual charge in repayment of loan	£5 10 6
Average cost of repairs at premium	16 -
	<hr/>
Total charge	£6 6 6
Average rent (1s. 1d. per week)	£2 16 4
Government subsidy of 36% of loan charge	1 19 9
	<hr/>
	£4 16 1
Deficit falling on rates	<u>£1 10 5</u>

These figures are quoted to show that even when money is lent at so low a price, the scheme, if economic rents are not charged, throws a substantial loss on the ratepayers, which is, in effect, a relief to wages. It would have been sounder on economic grounds to have raised the labourer's wages by 1s. 5d. a week and thus enabled him to pay a rent of £6 10s. per annum (2s. 6d. a week) which would have covered the total charges with 3s. 6d. per annum to spare. But apart from the economic side of the question there is no doubt that the Acts have done great things for Ireland. Up to 31st March, 1917, 47,685 cottages had been erected and 443 were in course of construction. As far as housing is concerned the face of the country has been entirely changed and safeguards have been devised which effectually guard against the favouritism, jobbery and corruption which were the dangers to be feared in such a scheme.

A large number of rural houses will have to be built, and those who have expert knowledge should direct their energies toward designing and, as far as possible, standardizing the type of cottage to be built in the different localities, and reducing the expense of building.

A large quantity of building material will be released now that the war is over, and many buildings which have been put up for war work are no longer required. The utilization of such material should go far to cheapen the building of cottages in localities where those buildings now stand.

CHAPTER XXVI

RESULTS OF RE-HOUSING SLUM DWELLERS

It is, of course, perfectly true that, taking Liverpool as an example of re-housing, the results have only been achieved by letting the houses at less than an economic rent, and that a small burden has consequently been imposed on the ratepayers of Liverpool. But, looking at it from the broadest point of view, has Liverpool always been a loser from this extra imposition on the rates? It has evolved, and is evolving, a decent and stable population out of what could only be described originally as a turbulent and impossible riff-raff, and the existence on a large scale of such degraded population does not favour the maintenance of civil order, the regularity of labour supply, or the continuance of that ordered society upon the existence of which a great port and a great manufacturing district largely depends for its steady and growing prosperity. In the second place, such a course of procedure tends to eliminate that other risk which threatens any great importing or distributing centre, namely, the liability to those kinds of plagues and infectious diseases to which seaport communities are peculiarly liable, owing to the importation of goods from abroad. The majority of these imported diseases, such, for instance, as the bubonic plague, coming from countries where sanitary conditions, according to British standards, are simply non-existent, will only maintain themselves or flourish where such lack of sanitary conditions is approximately reproduced. The plague, for instance, has several times been introduced into England of recent years, notably into Glasgow and Cardiff, but it has never spread beyond those immediate vicinities where the sanitary condition of the people simply defies description. On the other hand, the existence of any such disease in a great shipping port has a direct and immediate tendency to deflect goods and passengers to its rivals, and on that, if no other ground, the cost of any preventive measures is a profitable expenditure of public money. The saving in other departments of local government may be indicated by showing the effect of better

housing upon health, physical condition of children, diminution of crime, social and moral improvement.

It may be urged that it is the poverty of the people and not the bad condition of housing and planning which is responsible for the condition of such areas, but the experience of the Liverpool Corporation in their admirable housing work shows that the same people, living under better conditions of housing, although their wages conditions may not have improved, have a fair higher standard of health.

**Effect of Better
Housing
on Health.**

Dealing with this point, General G. Kyffin-Taylor, M.P., the Chairman of the Liverpool Corporation Housing Committee, says—

So far as sickness is concerned the results are extraordinary, the mortality falling from 50 per 1,000 to 27 per 1,000, a saving of life of 50 per cent.

The case of typhus fever is very interesting. This disease at one time was never absent from the slums, and, in epidemic years, claimed its victims by thousands. In 1910, for the first time in the sanitary history of Liverpool, not a single case of typhus was recorded during the entire year. The case of typhoid is just as instructive. During the sixteen years from the year 1895, when the number of cases was 1,300, there has been a remarkable falling-off until the year 1911, when the number of cases fell to 200. In 1901, 154 people died from typhoid, and this number fell to 42 in 1910. The diminution in this disease runs step by step with the diminution of insanitary property. So extraordinary is the transformation that some few persons are inclined to disbelieve that the tenants of the dwellings are the persons actually displaced. On this point I have been able to obtain statistics concerning six schemes, which displaced 5,866 people. I have not yet been able to give the statistics with regard to the older property, but I have no doubt they would show the same results. Of the 5,866 people turned out by these six schemes we re-housed 4,597, or 77 per cent. Nearly the best scheme from this point of view was the Bevington Street scheme, opened in 1912. In that scheme we re-housed of the same people 94 per cent., but the best scheme of all was Burlington Street, in which we re-housed 99½ per cent., practically the whole lot.

The general improvement in the health of the people re-housed is most noticeable. Reliable statistics were available at the time the insanitary areas were dealt with, to show that the general death rate ranged from forty to sixty per 1,000 per annum, while the infant mortality rate (one year and under) exceeded the deplorable figure of 300 per 1,000 births, showing that one-third of the infants born died before reaching 12 months of age. Under the new re-housing conditions the average death rate is twenty-eight per 1,000, and, from phthisis, 1.67 per 1,000, whilst the infant mortality

rate, although still high, has been reduced to practically half, namely, 167 per 1,000 births.

Statistics have been compiled in relation to a large insanitary area situated near the centre of the city, and in immediate proximity to three areas of new dwellings erected by the Corporation. The figures have been taken for the years 1913, 1914 and 1915, and the following table will show the comparison between the insanitary areas, that of the new dwellings, and that for the entire city in respect of births, deaths, infantile mortality and phthisis mortality.

	Rate for Insanitary Area.	Rate for Entire City.	Rate for Corporation Dwellings.
Births	39.59	29.25	53.31
Deaths	37.89	18.50	27.82
Infantile Mortality . .	246.43	134.93	167.24
Phthisis	3.94	1.50	1.67

The above figures are the average rates per 1,000 per annum, and a more arresting series could not be adduced for the purpose of comparison between the old and the new conditions. These figures, it will be seen, include the year 1915, towards the latter half of which the birth rate over the whole country had begun to decline to a degree which affected the returns for the year considerably. The remarkable fact stands out, however, that, whilst the three years' average birth rate for the city as a whole is lowered to twenty-nine per 1,000, the birth rate in the Corporation dwellings maintains the exceedingly high figure of fifty-three per 1,000, a circumstance without parallel in any other part of the country under similar conditions; and one which, in conjunction with the reduction in the rate of infant mortality above mentioned, accentuates the great saving of infant life by the transfer of the population from insanitary surroundings to healthy ones, and the marked improvement in the habits of the people which inevitably follow.

With regard to the statistics relating to diseases generally, the medical officer of health has supplied the following table—

TABLE SHOWING THE ANNUAL AVERAGE NUMBER OF DEATHS FROM FIVE OF THE PRINCIPAL ZYMOTIC DISEASES DURING EACH OF THE LAST DECENNIAL PERIODS

The Decline in the more Formidable of Infectious Diseases is very marked.

Years.	Small Pox.	Typhus.	Scarlet Fever.	Measles.	Whooping Cough.
1868 to 1875	237.4	652.8	789.4	425.7	496.8
1876 " 1885	90.8	238.0	421.2	517.8	472.3
1886 " 1895	8.8	37.1	257.5	399.5	322.4
¹ 1896 " 1905	19.5	25.1	201.3	329.0	330.4
¹ 1906 " 1914	.3	5.2	145.2	450.2	296.7

It must be borne in mind that the city is now double the size it was in 1866, and there can be no doubt that the removal of nearly 20,000 generating places of disease in the shape of back-to-back houses, and the building of sanitary dwellings, has contributed to the results stated in the table.

The effect of the better conditions produced by town planning care on growth is strikingly shown in the following figures—

- Improved Conditions and Growing Children.**
- (a) Comparing Bournville with a crowded ward in Birmingham (St. Bartholomew's Ward); and
 - (b) Comparing Port Sunlight children 14 years of age with children of similar age in the various types of schools in Liverpool—

(a) BIRMINGHAM AND BOURNVILLE

<i>Weight.</i>		Age 6 yrs. Lbs.	Age 8 yrs. Lbs.	Age 10 yrs. Lbs.	Age 12 yrs. Lbs.
Boys,	Bournville . . .	45.0	52.9	61.6	71.8
"	St. Bartholomew's . .	39.0	47.8	56.1	63.2
Girls,	Bournville . . .	43.5	50.3	62.1	74.7
"	St. Bartholomew's . .	39.4	45.6	53.9	65.7
<i>Height.</i>		Inches	Inches	Inches	Inches
Boys,	Bournville . . .	44.1	48.3	51.9	54.8
"	St. Bartholomew's . .	41.9	46.2	49.6	52.3
Girls,	Bournville . . .	44.1	48.6	52.1	56.0
"	St. Bartholomew's . .	41.7	44.8	48.8	53.1

¹ Including extended city area.

(b) LIVERPOOL AND PORT SUNLIGHT

Height and Weight at 14 years of age—

	Height. Ins.	Weight. Lbs.
Liverpool (Higher Grade Schools) . . .	61·7	94·5
" Council Schools (a) . . .	58·2	75·8
" " " (b) . . .	56·2	75·1
" " " (c) . . .	55·2	71·1
Port Sunlight Schools . . .	60·7	105·0

In regard to the Liverpool schools, it may be pointed out that, in the Higher Grade schools, the children of the middle classes are educated. Of the Council schools—

(a) is a type of the best Council school, where the parents of the children are well to do, and the children mostly have comfortable homes;

(b) is a type of Council school where the children are for the most part of the labouring classes. It was selected as a type of the children of the labouring classes, whose parents have constant employment;

(c) is a type of the poorest class, where the parents of the children who attend belong almost entirely to the unemployed or casual labour section.

Port Sunlight schools are composed of the children of parents mostly of the labouring classes, in constant employment, but with the difference that the houses in which the children live are built with ample air space, not more than seven houses to the acre.

Another cause of general improvement is traceable to the policy of the clearing away, invariably involving purchase of any public-houses situated in an unhealthy area dealt with

Public-Houses. under Part I of the Housing of the Working Classes Act. In one Liverpool area, the Corporation purchased five public-houses. There was also another public-house immediately adjoining. The takings of the five public-houses were equal to the rent roll of the whole of the 455 dwellings erected on the area. It would, therefore, be imagined that on the completion of the scheme, the public-house that remained would have improved its business, but it is believed that this was not the case,

A noteworthy point in this policy is the enormous additional cost to schemes which is entailed by the purchase of licensed premises. In the later schemes any such premises on an area were scheduled and purchased, notwithstanding the cost of acquiring them, as it was felt that, if these public-houses were allowed to remain, they would be fatal to the reaping of the full value of re-housing in the social regeneration of the inhabitants. What this means financially may be gauged from the fact that, in a certain area near the docks in Liverpool, the acquisition of one public-house increased the cost of the area from 40s. to 60s. per superficial yard.¹

Notwithstanding the added expense this policy has involved, there is little or no likelihood of its being changed.

From a police point of view the policy of re-housing the dispossessed in up-to-date sanitary houses has resulted in a striking improvement in the morale of the inhabitants of the districts affected. For instance, in one area the offences of persons residing in the neighbourhood which, in 1894, before demolition, amounted to 202 per annum, fell in 1904, ten years after rebuilding, to eighty-four, and in 1912, to four; in another area the figures were 170 per annum in 1901, before demolition, compared with fifty-two in 1912, after rebuilding; whilst, in a third area, where practically the whole population were rehoused, the number of offences was reduced from forty-six to fourteen during a period of seven years.

The Head Constable of Liverpool says—

I have no hesitation in saying that the work carried out by the Housing Committee in the demolition of insanitary slum property, and the re-housing of the tenants in the present bright, attractive and sanitary model dwellings has had a most beneficial effect, as regards the sobriety, good conduct, and generally improved demeanour of the residents in the districts affected. Police duty was formerly exceedingly difficult to perform in these districts, but this is entirely performed by fewer men. In my Annual Report for 1912, I made these remarks—

“That improved social conditions and surroundings are an incentive to sobriety was shown by the improvement in the conduct of the re-housed tenants in the newly-erected Corporation dwellings, and the comparatively few arrests for drunkenness amongst the tenants.”

Mr. F. T. Turton, the late Director of Housing to the Liverpool Corporation, in an address at the University of Liverpool in 1905, said

The improvement in the condition of the tenants in their new habitations is very noticeable. The cleanliness of the habitations has greatly improved,

¹ See p. 199.

Even the little item of polishing their brass letter-plates and door-handles is looked after. The provision of window-blinds and curtains gradually takes place, and even occasionally efforts are made to grow plants. Another feature which is noticeable in the tenants is the efforts made to improve their habitations by adding bit by bit to their scanty stock of furniture and bedding.

Many instances are known where the tenants have, by sheer misfortune, had to leave their houses by reason of their inability to pay their rents. In most instances, however, they come back again, and, in several cases, this operation has been repeated several times over. In one case a tenant has been ejected no less than three times, and has now been taken back again for the fourth time.

I have also noticed on my visits to the dwellings a marked improvement in the general condition of the neighbourhood, but I was not prepared to find that this improvement has been so marked as the following statistics, which the Head Constable has kindly prepared for me, indicate—

	1894.			
	Drunken- ness.	Assaults.	Other Offences.	Total.
(1) No. of persons giving addresses in the named streets charged with .	81	40	81	202
(2) No. of cases which happened in the named streets, of	27	10	25	62
	1904			
(1) (As above)	34	4	46	84
(2) (As above)	5	—	7	12

The figures are taken from an area situated very near to the centre of the city, and which contained, prior to its demolition, a population of 1,393 persons, and it is now calculated by the Local Government Board to provide accommodation for 1,236 persons. The returns are taken from the years 1894 and 1904, during which the whole of the houses on this area were pulled down and rebuilt. The statistics, therefore, for the year 1894 are in respect of the area in its old condition, those for 1904 being in respect of the first year after the re-building operations of the Corporation and the houses being occupied. These statistics are worthy of great consideration.

The Head Constable has, of course, had to take for granted that all the addresses given were of residents in the streets named. This is not always the case, but, even assuming it to be so, it will be seen that the item of offences against the law was reduced from 202 in the year 1894 to 84 in the year 1904.

The improvement in the condition of the neighbourhood is even more marked, for, during the same period, cases which happened in this particular area dropped from 62 in 1894 to 12 in 1904.¹

The following figures have been kindly supplied by the Head Constable of Liverpool in respect of two slum clearance schemes—

	<i>Hornby Street area. (Offences committed in area.)</i>						
Year:	1911	1912	1913	1914	1915	1916	1917
Offences:	232	206	193	143	121	110	45

¹ Excerpt from Vol. XXVI, 1905, of the *Journal of the Royal Sanitary Institute*.

Hornby Street area. (Offences committed in area and elsewhere by persons residing in Corporation dwellings.)

Year:	1901 ⁽¹⁾	1910	1911	1912	1913	1914	1915	1916	1917
Offences:	266	128	57	68	80	44	69	58	51

Adlington Street area. (Offences committed in area.)

Year:	1911 ⁽¹⁾	1912	1913	1914	1915	1916	1917
Offences:	40	50	45	49	47	35	7

Adlington Street area. (Offences committed in area and elsewhere by persons residing in Corporation dwellings.)

Year:	1894	1904	1910	1911	1912	1913	1914	1915	1916	1917
Offences:	264	96	42	31	44	47	28	27	38	15

The willingness shown in many cases to pay off outstanding arrears, so as to be able to live again in the dwellings, together with the fact that many tenants are anxious to obtain

Social Outlook. the newly-erected dwellings with their improved accommodation, even at an increased rent, are evidence of the improvement in the condition of the re-housed people. There is a consensus of opinion among the various officials who come in contact with the tenants, that the provision of improved dwellings has undoubtedly an elevating influence over the majority, which is reflected in the general behaviour of the districts in which the dwellings are situated. It is also encouraging to observe that the children are better cared for, more suitably clothed, and cleaner in appearance, and generally present indications of being more carefully nourished.

It has taken some little time for the tenants from the old slums thoroughly to appreciate the value of their new habitations to their own and their children's health, and to their social and moral betterment generally. Naturally the forcible removal of a large number of people, accustomed to their happy-go-lucky condition of slum life, was bound to cause grumbling and discontent, especially when they were brought under the disciplinary effects of municipal control; and it is most gratifying to observe that the people's dislike to the new conditions has now disappeared, and that it is quite usual to find those who are now living in the remaining insanitary houses asking for new dwellings similar to those provided for their dispossessed neighbours.

¹ Before demolition

The position may be summed up in the following extract from a speech delivered by the Chairman of the Liverpool Housing Committee—

The effect on the re-housed people themselves could only be realized by seeing them first in their old surroundings and then in the new. In the old surroundings the people in the old court houses—ill-ventilated, dark, noisome places, without proper sanitary conveniences, without sunshine or pure air, places where the whole environment was one to make people miserable and unhappy, always unhealthy and depressed places where “sickened humanity loses its heart and nature seems always to frown.” In the new dwellings they found that the tenants were adding gradually to their stock of furniture, taking a pride in their new houses, and attempting to grow plants and flowers in neighbourhoods where not a blade of grass would have grown before. Tenants and their families were better clothed, better cared for, and obviously healthier, happier and stronger. Some tenants so improved their position that they asked for better houses; some got well-to-do, and went further out into houses built by private enterprise. It was untrue to say that these people would make slums of any place they went into. It was easy for folk who lived in charming houses, wore lovely clothes, and had lovely gardens, to say that environment made no difference. Liverpool said that in its experience that statement was wholly untrue. Fifteen years ago the people objected to be disturbed. Now some of them wanted to be disturbed, and were anxiously waiting their turn. So extraordinary was the transformation that some few persons were inclined to disbelieve that the tenants of the dwellings were the persons actually displaced.

I am often asked (Gen. Kyffin-Taylor went on) if this sort of thing pays us. In Liverpool the deaths from consumption last year were 140 per 100,000, so that at least 1,000 people died in 1912 from consumption, which means that at least 4,000 people were suffering from consumption last year. The Liverpool Insurance Committee have agreed to pay to the Liverpool Corporation 27s. 6d. per week for every person suffering from consumption occupying a sick bed belonging to the Liverpool Corporation, and, therefore, if only 100 lives have been saved per annum as the result of the policy of the Corporation in re-housing these people for the last fifteen years, then the direct saving to the community, as represented by the Insurance Committee, in each year is considerably more than the annual sum spent by the Corporation in carrying out its policy of housing the actual people unhoused. That is the saving of one item alone, and we save in many other directions, such as the increased earning capacity of the people, less poor-law relief, less hospital relief, fewer police, and a considerable saving in administration and cleaning. Now these results are not likely to be brought about by any other remedy. The cost of building has so considerably increased that even if land were obtained free of charge it would still be almost impossible for private enterprise to house the unhoused poor at rents to cover all outgoings. Therefore, unless they are housed at a rent which is not an economic rent, they will not be housed at all. There is really no likelihood that housing at non-economic rents by local authorities has a tendency to lower wages. It is obvious that the occupation of a decent home under a sympathetic landlord renders the working man more independent and in a better position to demand higher wages. Again, while a minimum wage would enable persons regularly employed to pay a larger rent, it does not follow that such persons would do so, and it would not necessarily increase the income of persons casually employed, who form the overwhelming majority of the unhoused poor in a city like Liverpool. In conclusion, we, in Liverpool, know of no other solution of the problem than the one adopted by us. We believe we are engaged in a great work of social amelioration, and we are all united in our

determination to pursue it, believing it to be a work of lasting and national importance.¹

The particular example of Liverpool has been emphasized, because it proves more conclusively than any other example for which figures are obtainable, that housing by local authorities, even at what are known as "uneconomic rents," is a justifiable policy, whether it is considered strictly from the point of view of finance, or from the broader standpoints of municipal health, energy, politics and morals. Adam Smith says that "what is wisdom in the head of a family cannot be folly in the conduct of a great nation." It might be urged with equal truth that what is wisdom on the part of a great municipality is not likely to be folly with a great kingdom, and that the arguments which have been adduced to prove the local advantages of a progressive housing policy are equally true, if not truer, when applied to the nation as a whole. The difficulty, indeed, of leaving the whole matter to the local authority, is that to do so is to be dependent entirely, not only on the intelligence, but on the financial resources of that locality. Up to this date, with the exception of such aids as Treasury loans may afford, this has been the policy of successive governments. The objection to this principle of procedure can be stated in a single sentence. It is that while vigorous and wealthy localities have shown to the full realization of both the urgency and the expediency of housing reform, backward districts have failed to adopt a similar policy. As a consequence, housing reform has become too much of a patchwork, and, in the main, great as has been the amount achieved, the method of leaving all financial and other responsibilities to the locality has proved to be, from the national standpoint, a comparative failure. Much has been accomplished, but much remains to be done, the value of which cannot be measured in pounds, shillings and pence.

¹ At the North-western District Conference, held in Liverpool in May, 1910, General Kyffin-Taylor, Chairman of the Liverpool Housing Committee in the course of a paper entitled "Re-housing the Dispossessed in Liverpool."

CHAPTER XXVII

DIFFICULTY OF RE-HOUSING THE DISPOSSESSED

THE great difficulty in connection with the housing problem is in the matter of re-housing the dispossessed. This is principally due to the usual inability of the inhabitants of insanitary areas to pay an economic rent which is one of the reasons for over-crowding. Further, the necessity of residing within a reasonable distance of the centres of industries demands that, as far as possible, the dwellings of a certain proportion of the working classes must be situated within a restricted area.

Re-housing the Dispossessed.

This is really the secret of the Liverpool Housing Committee's success, for, under their schemes, the people benefited are precisely those who most need benefit, and whose condition formed the crux of the housing problem from the point of view of public health. It is also the distinguishing feature of the Liverpool schemes, as compared with those pursued in other towns, and it is largely for this reason that Liverpool is able to take credit for being, not only the pioneer, but also the most progressive city in Europe in grappling with the housing question.

A combination of foresight, imagination, and sound common sense has rendered possible in Liverpool the conversion during recent years of a slumdom almost unparalleled in any city in the kingdom, into an area of bright and comfortable dwellings, where the once disease-ridden toiler may live a life of health and comparative attractiveness.

General Kyffin-Taylor, M.P., at the annual inspection by the Liverpool Housing Committee in 1912, said—

The most interesting thing that had happened recently in regard to the Housing work of the Committee concerned the action of the Town Planning Council in inspecting different housing schemes throughout the country. Several members of the Liverpool Committee formed part of the deputation of inspection. They saw a great deal, but they learnt nothing new in relation to the work carried out in Liverpool. Liverpool was doing a unique work, The deputation could find no building occupation of which was, as in Liverpool, restricted to the people who had been turned out of insanitary property. Every town which, in its building scheme, was not carrying out the Liverpool policy, was simply driving the dispossessed people elsewhere, thus accentuating the evil. In the Bevington Street area they had re-housed no fewer

than 94 per cent. of the people dispossessed before the buildings were erected on the site. In the Burlington Street area the proportion worked out at 99½ per cent.

In 1869 the Liverpool Corporation cleared a large space known as Nash Grove, and erected the first block of workmen's dwellings, consisting of a five-storey building with accommodation for over 1,200, the money being provided out of the capital estate of the borough. The result was that the persons dispossessed overflowed into the immediate neighbourhood, adding to the overcrowding, while the new building was occupied by a superior class. Subsequently the Corporation disposed of surplus lands to builders at much less price than that ruling in the neighbourhood, for the purpose of erecting workmen's dwellings. The results were, however, much the same as before.

In 1885 the Corporation opened the Victoria Square dwellings, a block of 270 tenement houses erected under the Artisans' and Labourers' Dwellings Improvement Act, 1875. The ceremony was performed by Lord Cross, who had so closely identified himself with this movement.

A further block of 101 tenements was erected under the same Act in 1890.

It was in 1897 that the Liverpool Corporation made the first effort to provide for those who were dispossessed through the demolition of insanitary property by the Corporation and for persons occupying condemned insanitary houses or cellars, or houses which were reported by the medical officer of health as being overcrowded.

Up to 1902 practically the whole of the work had been carried out under the Liverpool Corporation Sanitary Amendment Act, 1864. The results of the policy of restricting the use of corporation dwellings to the persons who have been turned out of the insanitary dwellings have more than justified the experiment, and the pioneer efforts of Liverpool are now being followed in other towns. As previously explained, improvement schemes must provide for the accommodation of the dispossessed unless the Local Government Board give special permission to omit this.

In 1902, the Liverpool Corporation launched its first scheme under Part I of the Housing of the Working Classes Act, 1890, and has continued to operate under this Act ever since, except in a

few minor isolated cases, where the Corporation have agreed with owners of the insanitary property, to pay compensation for demolition.

Since 1902, Liverpool has consistently adhered to the policy of restricting its housing schemes to those dispossessed from insanitary areas, and the citizens on the whole are to-day satisfied that this policy of restriction has been the corner-stone of their success in solving their housing problem: seeing that they have had to grapple with the bed-rock bottom class of the population.

Statistics, which have been carefully compiled, are given below, with regard to the number of dispossessed persons who have availed themselves of the new dwellings erected by the Corporation. Taking eight different areas dealt with under Part I of the Housing of the Working Classes Act, 1890, out of a population of 7,822 persons displaced, 5,431, or 70 per cent., were re-housed, and, in one particular area known as the Bevington Street area, opened in 1912, 94 per cent. of the people were re-housed, and, in the Burlington Street area, no less than 99·5 per cent.

LIVERPOOL ARTISANS' AND LABOURERS' DWELLINGS

Statement, giving particulars of Tenants dispossessed in connection with the undermentioned schemes and the number of such persons who have entered into Corporation dwellings, together with the particulars as to the number of Tenements erected on the demolition areas, with accommodation available.

Housing Scheme.	No. of Houses Demolished.	Population Dispossessed.	Persons who have Corporation Dwellings.		No. of Persons for whom accommodation provided on basis of two persons per room.
			Total No. (1)	per cent.	
1. Hornby Street . .	534	2,431	1,794	73·79	2,450
2. Burlington Street .	144	607	604	99·50	636
3. Bevington Street .	295	1,154	1,084	93·93	1,366
4. Upper Mann Street .	176	743	493	66·35	478
5. Grafton Street . .	70	304	36	11·84	288
6. Northumberland Street	127	627	496	79·10	348
7. Adlington Street .	304	1,393	786	56·42	1,342
8. St. Anne Street . .	124	563	138	24·51	408
Total . .	1,774	7,822	5,431	69·43	7,316

¹ The figures given as to the population re-housed are obtained from the application forms, and represent the number of persons who had been dispossessed by the operation of schemes and who entered the various corporation dwellings, not necessarily only into the new tenements erected on the

LIVERPOOL HOUSING SCHEMES

VITAL STATISTICS relating to six unhealthy areas dealt with under Part I of the Housing of the Working Classes Act, 1890.

Area.	Population.	Average death rate per 1,000 for 3 years, 1904-5-6.	Average Phthisis death rate per 1,000 for 3 years, 1904-5-6.
Bean Street	576	54.9	2.02
Bevington Street	952	50.7	7.00
St. Anne Street	540	51.2	5.50
Northumberland Street	585	26.2	1.10
Grafton Street	306	27.2	3.20
Saltney Street	257	45.4	3.80

Average death rate per 1,000 per annum for the three years 1904-5-6 in the above areas	44.40
Average death rate per 1000 per annum for the three years 1904-5-6 in the city	20.40
Average phthisis death rate per 1,000 per annum for the three years 1904-5-6 in the above areas	3.90
Average phthisis death rate per 1,000 per annum for the three years 1906-7-8 in the city	1.66

Liverpool has completed twenty-two blocks of dwellings, numbering 2,894 tenements, of which 2,340 are reserved exclusively for those people who have been dispossessed. The population of the dwellings, according to a census taken recently, is 10,989, in addition to upwards of 1,000 men on His Majesty's Service, and 250 in the Mercantile Marine.

**New Buildings,
Playgrounds,
etc.**

The dwellings are, generally speaking, three storeys in height, and consist of one, two, three and four rooms, with rents ranging from 1s. 9d. to 6s. per week. There are also a number of self-contained houses of four rooms, the rents of which are 7s. per week.

site of the property from which they were dispossessed, and by comparing this figure with the number of the population dispossessed, the percentage has been arrived at.

NOTE.—The majority of the persons displaced by the Hornby Street scheme were re-housed in the New Hornby Street dwellings (which were built in three sections), while those displaced by the Burlington Street scheme were nearly all accommodated in the last portion of Hornby Street new dwellings. Those displaced from Bevington Street area were re-housed in the Burlington Street dwellings, as well as subsequently in the new Bevington Street dwellings. In the case of the Adlington Street, Upper Mann Street, Grafton Street, Northumberland Street and St. Anne Street schemes, the persons displaced were found accommodation in existing available tenements in adjacent dwellings, as well as in the new dwellings on these sites.

Whenever possible, playgrounds have been provided—in many cases one for boys and another for girls. Gymnasias are also fixed in each; and, in two instances, sand gardens for the smaller children. On several of the buildings, flat roofs, arranged as play-grounds, with shelters, have been provided.

Each of the new tenements has complete through ventilation, a small yard, its own separate water supply, separate W.C., coal stores, food locker ventilated from the outer air; and the later tenements have baths and hot and cold water supply to each. The latter conveniences especially are much appreciated, and are fully availed of in the proper way by the tenants. The Housing Committee has resolved that a bath and hot-water supply shall in future be fixed in every house or dwelling, so satisfactory have they proved to be.

The earning percentage of the tenants under normal conditions is low, and the rents are fixed so as to approximate to those previously paid by them, otherwise it would not have been possible to re-house the dispossessed, owing to their inability to pay an increased rent.

It is quite clear that some people are strongly opposed to one-roomed tenements. Dr. J. F. Sykes, when speaking once at the

**Re-housing the Agricultural Association, stated—
Very Poor.**

People sometimes said, "You ought to build for the very poorest." That could not be done, and he should be sorry to see the architectural profession trying to do it. He was strongly opposed to one-roomed tenements.

It is interesting to compare these words with those of the late Thomas H. Blashell, formerly architect to the London County Council.

As to re-housing, the County Council has never re-housed, and would never be likely to do so, upon the lines it was compelled to do. The Council had taken in another class, and some of the people who had been turned out had gone and overcrowded other localities. And again: "If the municipal authorities do not build for the very poorest, I do not know why they should build at all."

In Liverpool the City Council has made an interesting experiment in this direction. The very cheapest form of building consistent with durability has been constructed for this class. An average rent of little more than 1s. a room is charged; there are no sort of decorations, and only the barest conveniences in the

tenements, which are found to let well and just cover expenditure. While agreeing as to the necessity of housing the "poorest poor," we must be guided by circumstances in each case, and many of the further experiments that have been made by municipalities cannot but command our approval.

In contrast with the experience of Liverpool may be mentioned the attitude of the London County Council as evidenced in their Boundary Street Improvement Scheme.

The Boundary Street Estate was the largest scheme carried out by the London County Council. It was condemned as an insanitary

**London County
Council and the
Boundary
Street Estate.**

area. 2,300 adults lived in the area, and when classified according to the various occupations of the tenants the largest group was found to consist of labourers; there were almost the same number

of hawkers, and there were no bricklayers, plumbers, or plasterers.

Although there are no returns showing the number of rooms formerly occupied by the tenants, it is apparent, from the returns of their occupations, and also from the fact that it was a slum district, that the majority of the people on this estate occupied only one room, and it is not to be wondered at that only eleven people were re-housed out of a total of 5,719, when one considers the accommodation supplied.

The following are particulars of the present buildings—

10	special large tenements				
103	suites of four rooms, exclusive of scullery				
400	" three "	"	"	"	"
541	" two "	"	"	"	"
15	single-room tenements				
<hr/>					
1,069					
<hr/>					

Thus, out of a total of 1,069 suites, there are only fifteen tenements of one room, the only accommodation for the very poor. Naturally the houses are occupied by a superior class to those who were dispossessed. When we are informed that 16,555 persons were displaced from the insanitary areas alone, it seems clear, from the above figures, that the London County Council never intended to re-house the poor. There are so many difficulties to be overcome when building single rooms with common w.c.'s, sculleries, etc., that the policy has evidently been to pull down slum property and cater for a better class.

This is confirmed by the views expressed in the *Statist* of the 14th September, 1918.

. . . All through the nineteenth century various Acts of Parliament were passed dealing with the question, and benevolent individuals assisted in the erection of what are known as modern dwellings. Instead of being occupied by the very indigent, a comparatively opulent section of the wage-earning classes applied for, and secured, the tenements, with the result that the really indigent had to be contented with even less accommodation than formerly.

. . . It was at first hoped that regulation by Act of Parliament of builders and others, would solve the problem of enforcing certain conditions conducive to health. Experience, on the other hand, has shown that regulation only aggravated the difficulty it was sought to alleviate. Either the new houses built under the more favourable conditions imposed by Act of Parliament were let to an economically superior class of tenants than those for whom they were intended, or, where the builder did not see any prospect of thus disposing of them, he declined to build this class of property at all. Consequently the shortage of houses has steadily increased. It would appear, from the figures of the Census and the report we have just quoted, that about 10 per cent. of our working population are not in a position to pay what is termed an "economic rent." It seems evident that if they are to be housed under conditions that will give them any prospect of enjoying sound health, dwellings suitable for their occupation must be erected, not as an economic proposition, but at the expense of the rest of the community.

SECTION VII

IS THERE A SOLUTION OF THE PROBLEM?¹

"We must stop at no sacrifice of interest or prejudice to stamp out unmerited poverty, to diminish unemployment and mitigate its sufferings, to improve decent homes, to improve the nation's health, and to raise the standard of well-being throughout the community."—*Extract from the King's Speech from the Throne to the Houses of Parliament, 11th February, 1919.*

CHAPTER XXVIII

WHAT IS A SUITABLE HOUSING POLICY ?

It is universally recognized that the economic provision of housing is inadequate to meet the present demands. Proofs of the shortage have been forthcoming in the preceding pages. The demand has outrun the supply; consequently prices have risen to an excessive extent. This shortage was apparent before the war, but is now acute.

A Policy of Housing.

There are still many people who think houses should never be built, except for the poorest, unless they could prove an economic proposition. We must, however, regard this emergency housing in the same light as the policy of slum clearance which, as has been shown, was embarked upon by many local authorities before the war. If we were to start upon a definite economic basis we should put off housing reform at least a decade and postpone still further the clearance of insanitary areas.

What may be considered, therefore, to be a suitable policy for the solution of the problem ?

In the first place, the whole question of the housing of the poorest must be considered as a health proposition.

The slum has become a pressing question of public health and its continuance reacts upon the whole community. The policy of destruction necessarily entailed in the removal of the slums was

¹ The following pages were written in the autumn of 1918, and include memoranda based upon certain of the recommendations contained in the Reports of the Royal Commission on the Housing of the Industrial Classes in Scotland, 1917. It will be noted that some of the proposals are incorporated in the legislation of 1919. The Section is printed as written in order to show the trend of public opinion at the time.

less attractive, more costly, and more complicated than a constructive policy. Attention was usually focussed upon providing new houses, and those situated upon the outskirts where the problem was not complicated by land having already been developed. Obviously, such a scheme, which centred upon building houses on open land, would not suffice to deal with existing evils.

It was recognized, however, that the most economic method of getting rid of slum areas was not by converting them into residential quarters but through commercial and industrial growth of a town rendering the clearance of slums a necessity.

Thus there would be two distinct lines of progress—the demolition within the insanitary area, and the construction of houses for the dispossessed in the outer suburbs on vacant land. The latter development must be supported by improvement in transit. For those who must be re-housed within the areas provision must be made by the adaptation and improvement of existing premises.

The present tendency, however, is towards decentralization of industry. Any proposal for solving the problem ought now to take into account the redistribution of industry and population which may follow on the development of electric power by super-power stations (as recommended in the report of the committee appointed by the Board of Trade to consider the question of Electric Power Supply,¹ and new forms of transport with the corresponding effect upon site values and rents as the area of population increases. Such a tendency has already been shown in the creation of Port Sunlight, Bournville, Earswick, and the Garden City movement as illustrated by Letchworth and Hampstead.

With regard to the re-housing of the actual people dispossessed, there are always to be found people anxious to avoid responsibility in this connection. If, on the clearance of a slum, the Local Government Board under their Provisional Order require 50 per cent. of the inhabitants of the slum to be re-housed, but fail to put it in that way, merely requiring so many people to be housed, it is stated that there is no responsibility to the people dispossessed. So many houses are built and as a rule are occupied by any but the dispossessed.

The local authority should, therefore, be made to re-house

¹ Cd. 9062—1918.

the actual people dispossessed. A register of these should be kept, showing age, whether married or single, wages, etc., etc., and the new houses should be reserved, as long as possible, for these people who, by notice sent specially to them, should be invited to take one of the new houses.

All this is done in Liverpool. Notwithstanding these efforts a proportion ranging from 25 per cent. to 50 per cent. of the dispossessed may not come into the new houses. About half of these (*i.e.*, from 10 per cent. to 20 per cent. of the whole) will take a better house, and for these it is imperative that simultaneously, or better still before clearance, houses should be built on the outskirts, and even if they are not occupied by dispossessed the "levelling up" principle will apply with satisfactory results if the following programme is carried out.

For the remaining dispossessed—those who will neither go into the houses replacing insanitary ones nor into those on the outskirts—lodging houses of three types (*a*) for men, (*b*) for women, and (*c*) for families should also be erected by the local authority, and if in the meantime the by-laws controlling the subdivision of houses and the sub-letting of houses have been raised to the standard suggested in these pages,¹ much will have been done to prevent the creation of further slums, and, in any case, the old conditions can never return.

One of the most serious troubles in a great city as regards clearances of insanitary property is the presence of the public-house.

In one small clearance in Liverpool there was
Public-Houses. one public-house, and, to avoid building round it, it was included for demolition by purchase. Its purchase added £1 per square yard to the cost of the area of the whole clearance. In another big scheme five public-houses were brought up. It may be suggested that wherever the local authority includes in a scheme of slum clearance one or more public-houses they should be regarded as redundant and should be bought out by the compensation fund, which, if necessary, should be levied in order to pay them off and close them.

An attempt already made to get this incorporated in a Housing Bill, met with difficulties so great that those interested were compelled to drop it, but some such measure should certainly be adopted and put on the Statute Book.

¹ See page 235.

Section 17 (5) of the Housing, Town Planning, etc., Act, 1909, should be amended to make it obligatory on the local authority to grant to every tenant who has to remove from a dwelling-house on account of a closing order having become operative (unless the dwelling-house has been made unfit for habitation by the wilful act or default of the tenant) such reasonable allowances on account of his expense in removing as may be determined by the local authority. This would have the effect of oiling the wheels and would make for progress.

**Tenant's Removal
under
Closing Orders.**

In the second place, a national survey should be instituted in order to discover how many insanitary houses there are in the country and the nature of their defects, whether due to decay, faulty design or environment. It is probably true to say that the majority of the houses in this country in the occupation of the working classes are structurally defective. An experience covering a number of years of Local Government service and intercourse with many hundreds of people in various parts of the country while fulfilling lecture engagements, has confirmed the writer's opinion that but few of the working classes are the happy possessors of a house which can in any degree be considered as attaining the standard for the rearing of a strong, healthy race.

**National
Survey.**

Property is, or becomes, insanitary from various causes, having relation to environment, fabric, equipment, usage, or other conditions. Nor is it practicable to measure insanitation by any one effect, such as death or sickness rates. A high degree of some forms of it may be co-existent for a longer or shorter time with a low death rate, even as a higher death rate for a limited period may occur in houses, the sanitation of which is above criticism. Again, the evil of insanitation is a matter of degree, variable in character, and variable in its effect upon different persons. It is this fact which has led to such wide divergence, even among experts in sanitation, as to exactly what constitutes insanitary property. In the worst slums in the world hale old people appear to flourish, and most insanitary premises have some redeeming features. There, in ample space, is a good-sized house with apparently every characteristic of complete sanitation, but its drainage is so defective that

**The Remedy of
Present Defects.**

it is temporarily, at all events, uninhabitable. Here, in a mean street, is a small tenement dwelling, old, dilapidated, unclean, cheerless; to all appearance a house to be condemned forthwith. But if the walls be re-pointed, new windows introduced, and the place well cleaned and re-painted throughout, no responsible medical officer of health would wish to demolish it.

It is difficult to define insanitation, which has really often arisen from the gathering together of great masses of population in the towns,¹ and is due not so much to the condition of the individual house as to the congestion of buildings on a given space.

Probably our best method of defining it will be to ask what constitutes sanitation, or what is the irreducible minimum of sanitary requirements in a house.

But here, too, the answers given by even well-informed persons, vary within wide limits. Some would include, under sanitation, conditions which might be described as luxurious, while others would omit conditions essential to health. In attempting a sober and reasonable definition, we are bound to recognize that modern knowledge of the relation between health and housing, and all the needs and exigencies of town life, has very materially raised our minimum standard. The human family has evolved beyond the cave-dwelling stage; and conditions which were accepted even in the mediaeval town can no longer hold in the modern city. The village pump or well may possibly be appropriate in a hamlet; it is certainly not permissible in the town. The irreducible minimum, however, may be stated as follows—

(1) A sanitary house should be weather-proof, should provide complete shelter from heat and cold.

(2) It should be well and soundly built, on a site clean and properly drained, of sufficient superficial area.

(3) Means should be taken to prevent dampness arising from the soil.

(4) It should be constructed of suitable building material, durable, impervious to weather, and reasonably fire-proof.

(5) Each room of the house should be of sufficient height and cubic capacity, with proper means of ventilation and lighting.

¹ In 1851 the population of the urban areas in England and Wales amounted approximately to one-half of the total population (50·2 per cent.); in 1911, to nearly four-fifths (78·1 per cent.).

All living rooms, and some of the bedrooms, should have some provision for artificial heating, preferably a fireplace.

(6) An adequate and wholesome water supply—hot and cold—for all purposes should be available for each house, with water and wash boiler.

(7) There should be suitable, sufficient and separate sanitary accommodation, and properly constructed drainage should be provided.

(8) Provision should be made for the prompt and effectual removal of refuse.¹

All those social activities which make towards the securing, for its occupants, of health, education, industry and recreation should form the environment of such a house. These will be dealt with later.

Section 75 of the Housing of the Working Classes Act, 1890, provided that—

In any contract made after the fourteenth day of August one thousand eight hundred and eighty-five for letting for habitation by persons of the working classes a house or part of a house, there shall be implied a condition that the house is at the commencement of the holding in all respects reasonably fit for human habitation. In this section the expression "letting for habitation by persons of the working class" means the letting for habitation of a house or part of a house at a rent not exceeding in England the sum named as the limit for the composition of rates by section 3 of the Poor Rate Assessment and Collection Act, 1869, and in Scotland or Ireland four pounds.

This is very vague, and additional provision is required to the following effect—

In letting for habitation as a dwelling part of a house, there shall be provided with a sufficient and accessible water supply and wash sink on the same storey or adjoining half-storey as the dwelling or part of the dwelling is situated, also sufficient permanent openings into the outer air to adequately ventilate the common staircase, and sufficient openings therefrom, properly protected, to adequately ventilate the rooms; and also sufficient wash-house accommodation; and in the absence of the foregoing it shall be implied that the dwelling is not reasonably fit for human habitation.

Structural adaptation is undoubtedly the right and proper course to pursue in appropriate instances and is the only means of permanently ameliorating the condition of many existing tenement houses.

Structural Adaptation.

It might be possible also to increase the amount of dwelling accommodation in the more densely populated areas

¹ *The Land*, Vol. 2, p. 166.

of our great cities by erecting another storey or mansard roof upon many existing houses.

In this manner housing accommodation could be increased by a third or a fourth in some of the existing healthy areas in more central neighbourhoods. This procedure might quickly relieve local crowding of population as well as improve the conditions of housing.

The raising of money by local authorities for this purpose presents no difficulty, as under Part III of the Housing of the Working Classes Act, 1890, it is provided that—

The local authority may, on any land acquired or appropriated by them—
(1) erect any buildings suitable for lodging-houses for the working classes, and

(2) convert any buildings into lodging-houses for the working classes, and may

(3) alter, enlarge, repair and improve the same respectively with all requisite furniture, fittings and convenience.¹

A local authority undertaking this kind of work in property which is structurally fit would be the means of showing a good example to private owners, and would also assist in tidying over any period of waiting during the construction of more suitable premises.

Apparently the Local Government Board and the Public Works Loan Commissioners have a definition of their own of the meaning of "Working Classes" for housing purposes based on an income limit or a rent limit. If a limit is considered necessary it should be raised considerably above the figure which has hitherto obtained.

**Definition of
"Working
Classes."**

The Housing of the Working Classes Act, 1903, in the Schedule 12 (e) contains a definition of "Working Class" which

includes mechanics, artisans, labourers and others working for wages; hawkers, costermongers, persons not working for wages but working at some trade or handicraft without employing others, except members of their own family, and persons other than domestic servants whose income in any case does not exceed an average of 30s. a week.

This appears to be the only attempt in the Housing of the Working Classes Acts as a definition of the expression "working classes."

The Public Works Loan Commissioners are of opinion that a

¹ Sec. 59.

fair construction to be put upon the term "working classes" would include the following—

Mechanics, artisans, miners and skilled or unskilled workmen, or labourers working for wages; hawkers, costermongers, and persons not working for wages but working at some trade or handicraft without employing others, except members of their own family, and persons other than domestic servants, whose incomes from all sources do not exceed the sum of £2 a week, and the families of any such persons who may be residing with them.

This definition is adopted from the Schedule to the Housing of the Working Classes Act, 1903, as modified and made applicable to Scotland by the third schedule of the Housing, Town Planning, etc., Act, 1909. Two alterations, however, have been made; as the words "miners and skilled or unskilled workmen" did not appear in the original definition, and the words defining the income limit were "whose income in any case does not exceed an average of 30s. a week." The limitation to 30s. a week is, of course, useless to-day.

The report of the Royal Commission on Housing in Scotland recommends an income limit of £200 per annum, and then goes on to say—

We think that it would also be of advantage that the Public Works Loan Commissioners, *on the advice of the Local Government Board*, should have power to advance moneys to public authorities for houses to be provided for persons whose incomes exceed that amount—this to enable a properly planned housing scheme to be carried through. It is obviously inexpedient to segregate classes in any such scheme, and this might be the result if it were rendered impossible for the Public Works Loan Commissioners in any circumstances to grant loans to public authorities for housing persons whose incomes exceed £200, or such other sum as may be the standard for the time.

The best course is either to have no restriction at all (except that house builders seeking public aid must get the approval for their undertaking of the Local Government Board, or, if borrowing from a local authority, such a local authority), or a rental limit should be fixed which should not be less than 12s. 6d. a week.

To prevent overcrowding the cubic contents of any room used for sleeping purposes should not be less than 500 cubic feet per adult, and the following requirements should

Overcrowding. apply to all rooms in common lodging-houses, houses let in lodgings, self-contained and tenement houses—

Except as regards one-apartment houses the standard of overcrowding should be at least 500 cubic feet per adult and 250 cubic feet per child under ten years of age.

In one-apartment houses the standard of overcrowding should be at least 600 cubic feet per adult and 400 cubic feet per child under ten years of age.

In measuring the cubic contents of apartments of houses for the purposes of fixing the above standards, the maximum height to be taken into account should be 9 ft. 6 in.

With regard to common lodging-houses there should be an obligation on every local authority within whose district there is a common lodging-house to frame and enforce by-laws for the regulation of common lodging-houses, and the minimum cubic space per person provided for in such by-laws should be 500 ft.

In the case of houses let in lodgings the local authority should have power to require the registration as a common lodging-house of any houses let, with the right of appeal on the part of the occupier and owner of the house to the Local Government against any proposal of the local authority so to register the said house as a common lodging-house.

The application of by-laws for houses let in lodgings should be specifically grounded on the persistent or periodic existence of overcrowding.

Definite powers should be given to local authorities to make by-laws for the separation of the sexes in houses let in lodgings.

The following suggestions as to tenements which are included in the Report of the Royal Commission on Housing in Scotland may be emphasized, viz.—

Tenements. (1) That no tenement (including ground floor) should be of more than three storeys.

(2) That none of the houses entering off the common stair of a tenement should be in the nature of back-to-back houses.

(3) That tenements should be arranged in blocks as separate or detached pavilions, so as to admit a sufficiency of light and air.

(4) That there should be sufficient open space about tenements to provide adequately for ventilation, and sufficient space in the immediate neighbourhood to allow—

(a) Children's playgrounds.

(b) Public bowling greens and gardens.

(c) A certain number of private gardens to the houses, and

(d) So far as possible, a separate drying ground to each house.

(5) That no tenements should be allowed in the form of hollow squares.

(6) That where tenements of three storeys are erected, there should not be allowed more than thirty-two houses per acre; that where double flatted houses are erected, not more than twenty-four houses to the acre should be allowed; and that where simple cottages are erected, the number of such cottages per acre should not exceed sixteen.

(7) That the above recommendations, notably Nos. 1, 2, and 6, should, in appropriate form be embodied without delay in an Act of Parliament.

(8) That no sub-division should be permitted until the effect upon the whole tenement has been considered and a proper plan agreed upon by the local authority. This to apply to existing tenements that have been sub-divided. Any appeal by an owner to lie to the Local Government Board.

There are many houses not fit to live in, but which in consequence of the difficulty of proving that they are dangerous or injurious to health, escape from being dealt with by the closing
“ Measure of Uninhabitability.” order.

If, however, there were a recognized standard of unfitness and any house fell short of that standard to such an extent that the local authority was of opinion that it was unfit for habitation, then the house should surely be considered as insanitary and liable to a closing order.

There are many cottages in the country offending in nearly every respect, which are not closed, simply for want of proof that they are dangerous to health.

The local authority should have power to frame by-laws requiring a certain standard of fitness and to require amendment and reconstruction, and on failure of the owner to so amend should have power to issue a closing order, and the central authority should see that the local authority exercises its powers.

The one-room house is quite unsuitable for family life, and houses of three and more rooms should take the place of a large proportion of one and two-room houses. In future no new one-room houses should be allowed to be built, except with the sanction of the local authority, which sanction should only be granted in very exceptional circumstances. After a period of, say, seven

**One and
Two-room
Houses.**

years, the occupancy of one-room houses should, subject to compliance with the standard of overcrowding in force in the area, be limited to one adult person, or two adult persons of the same sex, or an elderly married couple. During this period it is hoped that a great many of the existing one-room houses will be demolished or combined with other houses to make houses of greater accommodation. But during this process a lower standard should be permissible, and accordingly the local authority should be required to make by-laws (which would be subject to the approval of the Local Government Board) regulating the occupancy of one-room houses during the period referred to—subject to a proviso that overcrowding according to a cubic space standard shall not be permitted—allowing the use of one-room houses for two persons of the same sex or for a married couple with not more than two young children.

Two-room houses should not be allowed to be built except with the sanction of the local authority, which should only be granted where there are exceptional circumstances justifying the erection of such houses. The occupancy of two-room houses should be strictly regulated by by-laws made by the local authority and approved by the Local Government Board.

It seems essential that the local authority should have power to control the building of one and two-roomed houses and to regulate the number of occupants.

The habitual use, as a sleeping place, of a room having its floor more than 2 ft. below the level of the adjoining street should be prohibited. **Cellar Dwellings.** of, say, seven years, be prohibited altogether, as has been done in Liverpool since 1911.

In the third place must be determined the amount which the nation is prepared to pay for the slums and the land they stand upon. The initial cost was almost prohibitive and **Abandonment of Compensation for Slums.** has restricted the housing activities of local authorities in the past. The reason for this has been shown in the preceding pages, and the amounts which the enterprising local authorities have been called upon to provide by way of compensation is sufficient justification for the inaction of the majority of the local authorities.

It may be asked, therefore, whether in the future, provided

there is a recognition of legitimate expectations in the interpretation of contracts, and no shock to security, there should be a complete abandonment of all compensation payable for the acquisition of slum property for housing schemes, the compensation to be paid being limited to the value of the site cleared of buildings and available for development.

As has been shown, experience proves that the persons occupying insanitary property, when dispossessed, never occupy the new houses erected in the place of the old where an economic rent is charged. To draw them into the new houses Liverpool charges a rent which is not economic and gets its reward a hundredfold.

**Grants in Aid
for Slum
Clearances.**

In time higher wages may enable an economic rent to be paid, but in the meantime the dweller in insanitary property must be housed.

In this connection the State should make grants to aid the speedy disappearance of the slum. On this principle, opinion appears to be unanimous. The view that the proper housing of the working classes is a matter of State and national concern, is deeply embedded in the past traditions of housing legislation.¹

Housing is a national problem, worked out by the local authorities for the benefit both of themselves and of the State. The Imperial Parliament and the local authorities must thus co-operate, not only financially but with a view to efficiency. If the Exchequer aids with a grant to stimulate the lesser bodies into greater activity, it must also possess an increased power to ensure that the lesser authority does its duty and carries out its business in an efficient manner. The example of Ireland has already shown what can be done by such joint procedure.

It seems clear that those who are interested in the better housing of the people, and desire to see development on proper lines under town planning schemes, must be prepared to give earnest thought and study to the methods by which the shortage of supply of private capital may be made up. In the years following the war, the housing problem will assume great proportions as a result of the shortage of private capital and the cessation of building, and it will be a national calamity if wise measures are not taken to avert a house famine.

**The Provision
of Capital
for Building.**

¹ See Chapter XL.

To do this, both Parliament and local authorities will be compelled to give serious consideration to the methods of development of estates and the building of houses.

Since 1890 we have, as a nation, been committed to the policy of giving full powers to local authorities to purchase land, and after building houses, to let these to municipal tenants. Nothing could be more complete than this policy, and the suggestion now made is not an extension of it, but rather to give local authorities power to adopt a modification of this policy if they desire to do so. This might be done on the lines of the Small Dwellings Acquisition Act.¹

The Public Works Loan Commissioners should have very large funds put under their control and should lend for *all* purposes of the Housing Acts, including Town Planning and
Loans. Improvement Schemes, and any associated project such as gardens, open spaces, play-grounds, allotments, buildings for crèches, reading rooms, libraries, laundries, infant welfare centres, communal restaurants, and so forth.

These loans should be made readily to local authorities, public utility societies and to private persons, and should be not less than 75 per cent. of the value of the land and buildings. The necessary funds might more readily be found by the issue of a National Housing Stock or Loan guaranteed jointly by the State and the local authorities. The latter should have the right to claim a certain proportion of the funds on the basis of either rateable value or estimated expenditure on housing schemes.

The Local Government Board should be consulted by the Public Works Loan Commissioners as to all loans made by the latter.

Another much needed reform in this direction is the reduction of the rate of interest at which most municipalities are able to borrow from the Government. The 3, or more
Rate of Interest. often $3\frac{1}{2}$ and 4 per cent. which such bodies must pay for housing loans ought to be reduced to $2\frac{1}{2}$ per cent., the rate at which the Government pays the working classes for their investments in the savings bank funds—with perhaps another $\frac{1}{2}$ per cent. added to cover the necessary charges. Many reformers are looking towards these funds and asking why they should not be used on a large scale for housing schemes as in Belgium.

¹ See Chapter IV.

CHAPTER XXIX

THE COST OF BUILDING AFTER THE WAR

ONE of the points which must be considered is that of the scope and character of the "financial assistance" to be given by the Government. It is clear that this assistance must be very substantial in view of the increase of the rate of interest and in the cost of building due to the war.

**The Cost of
Building at the
close of the War.**

Dr. Addison, in the course of his first speech in the House of Commons as Minister of Health, naturally had something to say on the cost of these houses. Unfortunately this is a rather serious item. The present high prices are the dominating factor. He had a group of tenders for 1,000 or 1,200 houses, of which the details were—

16 houses, at £536.

262 houses, at £675.

In three cases the cost was below £500.

In eight cases between £500 and £600.

In nine cases between £600 and £700.

In seven cases between £700 and £800.

In one case it was more than £800.

That had nothing to do with the cost of land, but he thought it included a proportion of the cost of the road and sewers. The average was about £700.

Dr. Addison's statement as to the probable cost to the State of schemes under the new Housing Act was issued as a Parliamentary paper in May, 1919. It points out that the capital expenditure involved will depend (a) upon the number of houses to be built, (b) upon the date at which they are built, and (c) upon the type of

**Cost of Housing
Schemes to the
State.**

houses and the accommodation provided. The annual expenditure will depend, not only upon the amount of the capital outlay and the rate of interest payable thereon, but also upon the produce of a penny rate in the various local areas and the rents charged for the new houses.

Financial assistance to be granted from public funds for housing schemes will take the form of a subsidy, the amount of which Parliament will be asked to vote annually, but the full cost of schemes will in the first instance be met out of loans raised by local authorities or public utility societies, as the case may be, and both local authorities and societies will be encouraged to raise such loans in the open market wherever possible.

Capital expenditure on 500,000 houses is estimated as follows—

If the capital cost per house is—

Financial Year.	£500	£600	£700
1919-20 . .	£50,000,000	£60,000,000	£70,000,000
1920-21 . .	£100,000,000	£120,000,000	£140,000,000
1921-22 . .	£100,000,000	£120,000,000	£140,000,000
Totals . .	<u>£250,000,000</u>	<u>£300,000,000</u>	<u>£350,000,000</u>

Capital sums advanced by the Public Works Loan Commissioners being met out of the public funds, loan charges will only fall coverable. As regards annual expenditure to be met out of public funds, loan charges will only fall due in the first half of the current financial year, in respect of the small amount of capital raised before 1st April. In the second half-year loan charges will fall due in respect of the capital raised in the first half-year. It is therefore estimated that in 1919-20 the total amount of the charge falling on the Exchequer, that is to say, the amount required to meet loan charges falling due in the financial year, less the local authorities' contributions, will not exceed £400,000.

As more capital is raised and more loan charges fall due, the burden on the Exchequer will of course increase. It is not practicable (says the White Paper) to do much more than guess at the ultimate annual charges, so uncertain are so many of the factors. But the following table shows the estimated annual expenditure based on various hypotheses—

NET DEFICIT TO BE MET OUT OF PUBLIC FUNDS

At an Annual Charge per House of—			
No. of Houses.	£10	£13	£15
500,000	£5,000,000	£6,500,000	£7,500,000

If we compare the cost per cottage upon pre-war prices with the estimates which have been prepared by provincial local authorities, the differences are emphasized. The following Tables A, B, C and D will illustrate the position.

TABLE A

The economic rent for a cottage which could be provided by a local authority before the war at a cost of £250, the loan being granted by the Public Works Loan Commissioners at $3\frac{1}{2}$ per cent.

	£	s.	d.
Building Cost	210	-	-
Land	20	-	-
Road and Estate Development Charges	20	-	-
	<u>£250</u>	<u>-</u>	<u>-</u>
	Yearly Rent.	Weekly Rent.	
	£	s.	d.
£250 at $3\frac{1}{2}$ per cent.	8	15	-
Sinking Fund, 10s. per cent.	1	5	-
	<u>10</u>	<u>-</u>	<u>-</u>
30 per cent. added for Repairs, Management, Insurance and Voids	3	-	-
	<u>13</u>	<u>-</u>	<u>-</u>
Rates, 10s. on Assessment of £10	5	-	-
	<u>18</u>	<u>-</u>	<u>-</u>
			<u>3 10</u>
			<u>1 2</u>
			<u>1 11</u>
			<u>6 11</u>

TABLE B

Example of Birkenhead

From figures provided by the Consulting Architect (Mr. T. Taliesin Rees, F.R.I.B.A.).

Class A House.	Approximate Cost per House.	Pre-war Cost per House.
	£	£
Building Cost	725	241
Land	40	40
Road and Estate Development Charges.	60	20
	<u>£825</u>	<u>£301</u>

	Yearly Rent.			Weekly Rent.	
	£	s.	d.	s.	d.
£825 at 5 per cent.	41	5	—		
Sinking Fund, 10s. per cent.	4	2	6		
	45	7	6	17	5
Repairs, Management, Collections, Insurance and Voids, 30 per cent.	13	12	3	5	3
	58	19	9	22	8
Rates 10s. on assessment of £45	22	10	—	8	8
	81	9	9	31	4

These figures are further confirmed by the following statement issued in October, 1919, by the then Chairman of the Birkenhead Housing Committee—

Altogether 1,000 houses are provided for, several being nearly completed, and the average cost will be about £950 each for building, in addition to land costing £400 an acre, which is £33 per house, and road-making and drainage £98. In arriving at the annual return necessary to meet this estimate the sum of £88 10s. is allowed for interest and sinking fund, £22 10s. for management expenses, repairs, empties, fire insurance, etc., £51 15s. rates, and £11 15s. for water rate. This represented an economic rent of £174 10s., or £3 7s. a week.

Local authorities, the Government estimated, would get two-thirds of the economic rent, which represented £2 4s. a week. But even if they got the high rent the public funds would still have to bear a charge of £53,000 a year in addition to the product of a penny rate which they could impose.

TABLE C

Example of Bradford

From figures provided by the City Architect (Mr. W. Williamson, F.R.I.B.A.).

<i>Class A House.</i>	Approximate Cost per House.			Pre-war Cost per House.		
	£	s.	d.	£	s.	d.
Building Cost	717	—	—	239	—	—
Land	15	10	—	15	10	—
Road and Estate Development Charges	42	10	—	14	3	4
	775	—	—	268	13	4

	Yearly Rent.	Weekly Rent.
	£ s. d.	s. d.
£775 at 5 per cent	38 15 -	
Sinking Fund 10s. per cent.	3 17 6	
	<hr/>	
	42 12 6	16 -
Repairs, Management, Collections, Insurance and Voids, 30 per cent.	12 15 9	4 9
	<hr/>	
	55 8 3	20 9
Rates 10s. on assessment of £42	21 - -	8 1
	<hr/>	
	£76 8 3	28 10
	<hr/>	

BRADFORD HOUSING SCHEME

Type of House.	Number to be Built.	Present Estimated Cost per House.
A		
End to end	8	£775
	4	£772
	30	£761
Intermediate houses		
	10	£841
	10	£834
	2	£807
A2		
End houses	16	£678
B		
End houses	26	£882
	18	£905
	10	£903
	8	£948
B4		
Intermediate houses	8	£991
	8	£1,039

ESTIMATED RENTAL

	s. d.	s. d.
A	6 9	to 7 6
A2	6 3	to —
B	7 9	to 8 3
B4	8 6	to 9 -

(These rental figures are exclusive of charges for gas, electricity, water and rates.)

TABLE D

Example of Liverpool

From figures provided by the Director of Housing (Mr. F. E. G. Badger, A.M.Inst.C.E.).

<i>Class A House—</i>	Approximate Cost per House.			Pre-war Cost per House.		
	£	s.	d.	£	s.	d.
Building Cost	780	—	—	300	—	—
Land	30	—	—	15	—	—
Road and Estate Development Charges	76	—	—	45	—	—
	<hr/> £886 — — <hr/>			<hr/> £360 — — <hr/>		
	Yearly Rent.			Weekly Rent.		
	£	s.	d.	s. d.		
£886 at 5 per cent.	44	6	—			
Sinking Fund, 10s. per cent.	4	8	7			
	<hr/> 48 14 7 <hr/>			18 9		
Repairs, Management, Collections, Insurance and Voids, 30 per cent.	14	12	5	5 8		
	<hr/> 63 7 0 <hr/>			24 5		
Rates 10s. on Assessment of £49	44	10	—	17 1		
	<hr/> £107 17 0 <hr/>			<hr/> 41 6 <hr/>		

The pre-war average plot was 120 sq. yards, now it is 400 sq. yards, and the cost should be based on these proportions to make a proper comparison.

In explanation of the classification of the houses, the following particulars will be useful—

- A. Living-room, scullery, and three bedrooms.
- A2. Same as A, but with two bedrooms.
- B. Parlour, living-room, scullery, and three bedrooms.
- B4. Same as B, but with four bedrooms.

The proposal to push forward at any cost the schemes for housing encouraged and subsidized by the Government, has another aspect which demands consideration.

The Incidence of Future Housing Costs. In Birkenhead, for example, a class A house will cost approximately £825, the very lowest commercial return on this outlay would be as we have seen, about £89 per annum, and the rateable value of such

a house should be about £45 per annum. Rates in most districts are now up to about 10s. in the pound, and therefore on a commercial basis for a house built by private enterprise the cost to the tenant for rent and rates would not be less than about £81 per annum of 31s. 4d. per week.

The highest rent, however, that a local authority could demand for a class A house would probably be about 10s. or 12s. per week or, say, £31 per annum. Thus each house would represent a yearly loss of about £50 per annum. The Housing and Town Planning, etc., Act, 1919, provides for the Government to meet the loss over and above a rate of one penny in the pound for the next seven years. Assuming that at the end of seven years the cost of building has fallen about half-way between pre-war prices and those now ruling, it would reduce the value of the house to about £537. Upon a 6 per cent. basis the value of the houses would be almost £32 per annum, and the rateable value of such a house should be about £26 per annum. Presuming rates had not advanced beyond the 10s. in the pound quoted above, the economic rent including rates, for such a house would therefore be £45 per annum or about 17s. per week. The result is that at the end of the seven years, even if the tenant could pay the increased rent, the loss to be borne by the State will be considerable.

CHAPTER XXX

LOCAL AUTHORITIES AND THE PROBLEM

AN announcement as to the attitude of the Treasury towards housing construction after the war was made by the President of the Local Government Board, to a deputation from the Labour Housing Association (formerly the Workmen's National Housing Council) on 2nd July, 1918.

**Local
Authorities and
the Problem.**

Mr. Hayes Fisher said he had already put forward a suggestion that the Treasury should lend money below the rate at which they borrowed it; but he had no hope that they would advance money below that rate. He considered it impossible to build houses for the working classes at an economic rent for certainly some years after the end of the war. The price of money, labour, and material would continue to make a house so expensive that the ordinary working man would not be able to pay the rent for it. Hence the proposal that the Government should be responsible for 75 per cent. of the loss upon such rental as was agreed upon as reasonable for the working classes to pay, the local authorities being responsible for the other 25 per cent. It was proposed to limit the liability to a penny rate, but he felt that many municipalities could afford to pay more, and he saw no objection to the local financial obligation exceeding in certain instances the amount specified. He certainly contemplated that the obligation of 25 per cent., if an authority made a great demand for housing, might be exceeded, and that a 2d. rate might be necessary. He wished to make it clear, however, especially in regard to rural authorities, that if the obligation exceeded 25 per cent. it would be within the Board's discretion to say that the liability should not exceed a penny rate.

He did not agree that in no circumstances should private enterprise be called in to help the Board. The problem would be an extraordinarily difficult one, and the Board were indisposed to shut out any scheme by which the private owner or public utility company might come in to help. As private owners had built 95 per cent. of the houses before the war, the Board would not lay

it down in these circumstances that the Treasury should not advance any money to private owners or public utility societies.

Before it could be decided whether further financial assistance should be given to public utility societies by the State, it would

**Public Utility
Societies.**

be necessary to make an exhaustive investigation into the present financial position of any societies which were willing to submit their accounts for such an inspection. Inquiry should concern itself not only with the financial stability of the society but with the economical management of its affairs. Where the result of the inquiry is satisfactory, the State might lend a larger proportion than now, possibly as much as 85 per cent. of the value of land and buildings, repayable within a period, say, not exceeding fifty years. The loan would be made on condition that the society was conducted according to the regulations laid down by the Local Government Board, that its accounts were periodically audited by approved auditors, and, further, that the buildings erected and the general planning of the estate were approved by the Local Government Board.

A committee on housing, of which Mr. Henry Hobhouse is chairman, has presented interim and final reports on the subject.

Reference has already been made to the rapid growth of public utility societies rendered possible by the granting of loans to these societies by the Public Works Loan Commissioners (under Clause 4 of the Act of 1909) up to two-thirds of the cost of construction of the houses.

**Municipal
Public Utility
Societies.**

It would be of great service if much of the work were decentralized by giving power to the local authorities to form public utility societies, and in that connection to purchase and lay out estates and provide the capital.

The Housing Act, 1914, enables the Local Government Board, with Treasury approval, to arrange with an "authorized society" for the provision of dwelling-houses for persons employed by a Government Department.

**Loans by Local
Authorities.**

"Authorized society is any society whose objects include erection of houses for the working classes and which does not trade for profit or forbids payment of more than 5 per cent. dividend." A borough may assist a society which has already

come to an arrangement with the Local Government Board in the same manner as the Board.

Where the Board makes arrangements under the Act with such a society, for the provision of houses in a borough, the Town Council of the borough may, with the approval of the Board, assist the society in the same manner as the Board are empowered to assist.

Any local authority should be permitted to lend up to 90 per cent. of the value of land and property of any "authorized" society, as defined above.

Under the Small Dwellings Acquisition Act, 1899, the local authority may advance four-fifths of the market value (if market value is not over £400) to enable persons to acquire under certain conditions, the houses in which they reside, but the advance is not to exceed £240 or, in the case of fee simple, or leasehold, ninety-nine years to run, £300.

**Amendment of
the Small
Dwellings
Acquisition
Act, 1899.**

The local authority is not authorized to acquire land and build houses for the purposes of the above Act. It ought to have specific power to acquire land and build thereon or lease it for building for the purposes of the above Act, and in order to put the Small Dwellings Acquisition Act, 1899, into operation as regards such houses.

The local authority should advertise its powers under this Act.

The limit of value should be increased to £600 and the local authority should have power to advance up to 90 per cent. of the value.¹

It has been claimed that "the rent of building sites depends almost exclusively upon the relative situational advantages of different sites. . . . The convenience of office accommodation, we may take it, dominates with the height of the floor on which it is provided."²

**Rent of
Building Sites.**

This point may be taken to apply in principle to flats and tenements which are usually erected by reason of their site being in a central situation in the town.

This theory does not necessarily apply to the present day. In fact, it may be said that with the modern improvements effected by a system of lifts there are certain advantages in the occupation

¹ See Part III *Housing and Town Planning, etc., Act, 1919.*

² Chapman: *Outlines of Political Economy*, p. 309.

of higher floors. To this the ground floor is an exception, as it must always be pre-eminent in regard to access and situation.

With regard to the other floors in a building of, say, eight or nine floors, height possesses some advantages. Thus in the case of rooms facing the "well" of the building the freedom from noise is apparent while the absence of wind permits of windows being left open when in the case of the rooms on the outer walls this would be impossible. Again, while the rooms having windows in the outer walls derive no advantage as regards light, those facing the well not below a depth of 45° from the top have considerable advantage in lighting facilities over rooms on the still lower floors.

An organized system of lifts, which is the characteristic of all newer types of building flats and tenements, can be so arranged that it becomes possible by means of "express" lifts to reach the seventh or eighth floor before a passenger in a "stopping" lift reaches the third floor.

Generally speaking, therefore, it can be said that the economic rent of new flats and tenements can be fixed at a uniform rate throughout the building. Such a provision would be productive of increased rental and compensate for the additional cost of deeper foundations and stronger walls which the additional height demands.

CHAPTER XXXI

HOUSING IN THE FUTURE

IN the fourth place there must be considered the question of the provision of houses for all classes in the immediate future. If,

**Provision of
Houses in the
Immediate
Future.**

as has been indicated, the present supply is insufficient, and will continue to be so for some considerable time, how far is it advisable for the Government to step in and provide houses for

both the labouring and the middle classes ?

It has been shown that in the present emergency self-interest has proved to be inadequate to provide for the satisfaction of the legitimate needs of a large proportion of the community, and that the State ought to intervene, even on uneconomical grounds, to provide for the erection of the necessary houses.

Most of the economists, including Adam Smith, have agreed that the existence of abuses might necessitate the intervention of the Government, and also that certain trading industrial functions should be performed generally or only in certain exceptional circumstances by the State. The proof of this has been seen in the conduct of the late war.

Assuming such a condition to be in existence, upon what principles must Government action proceed ? In the first place we must

**Extent and
Limitation of
Government
Action.**

be assured that the deficiency is incapable of remedy by the free action of individuals. No organized effort is possible by either individuals, societies or local authorities to remove the present

deadlock. It is essential that the Government should not only organize the production but undertake also the distribution of supplies in order to prevent exploitation of materials by the creation of monopolies. The Government can provide the remedy for the present emergency, but such provision should be only tentative in character.

It was demonstrated beyond question during the late war that every increase in power of Government and every extension

of Government interference increases the possibility of abuses. This must be carefully remembered when a further extension of Government action is recommended. The housing problem may right itself in the course of the next few years by the return to normal economic standards, and the hand of the Government should be removed at the earliest possible moment. It is not to the interest of either the governing class or the governed that State intervention should be permanent in this matter. Already there are dangerous indications that the citizen will become very largely dependent upon the State, looking to it for maintenance and support, with the inevitable result of a weakening of individual character.

For Government intervention to be effective the housing operations of local authorities must be facilitated to a much greater extent than in the past. The whole of the **Simplification of Housing Acts.** Housing Acts should be consolidated into one Act, and subsequently a housing handbook should be issued by the Local Government Board giving the powers and duties of (a) the Local Government Board, (b) the local authority, and (c) individuals. This should be sold for, say, one penny.¹ The manual should be kept continually up to date.²

The machinery in regard to housing is much too cumbersome, difficult, and delaying. Since the passing of the 1890 Act, there had been only thirty-two completed re-housing schemes in the country. A city like Liverpool, instead of taking twelve or eighteen months before being able to begin its operations thoroughly, ought to be able to do so within two or three months. Much of the machinery in connection with Local Government Board rules and regulations ought to be scrapped so as to attain that end. The Local Government Board, in granting consent, ought to secure powers to make it compulsory for housing schemes to provide for suitable open spaces and playgrounds, and for every house erected in the future to contain a bath and proper hot and cold water supply. Local authorities should have greater powers placed in their hands in these matters, as well as in controlling the kind of architecture for the design of houses.

¹ The *Daily Chronicle* issued a copy of the 1909 Act at this price.

² Since the original was written the Ministry of Health have issued a Housing Manual.

The next step is for the community to obtain complete knowledge of the problem to be solved.

It is an essential preliminary to any effort for the general improvement of housing conditions that those concerned should have as complete information as possible of the nature and extent of the problem to be dealt with.¹

It is already the duty of the local authorities to make systematic inspection of the houses within their areas "from time to time,"

**Systematic
Inspection of all
Houses.**

but such inspections, although thoroughly carried out in the best governed areas, are almost entirely neglected in those areas where inspection is most needed.

Taking England and Wales as a whole, it is certain that our present knowledge cannot furnish even a moderately complete picture of the conditions under which the people are housed. Census returns tell the number of people living in dwellings of one, two, three, etc., rooms, and how many are overcrowded according to the official test. But available figures give us no idea of the number living in houses which are damp, dark, in bad repair, or otherwise insanitary. We know little of the rents paid for insanitary accommodation, and our knowledge of the reasons which induce people to occupy it is equally slight.

Moreover, where inspections have been made, they have not yielded strictly comparable returns, partly because the matters investigated have not always been the same, and partly because different standards of what constitutes an insanitary house have been adopted in different towns. Also where towns have been inspected, the work has been done a little at a time, and thus no picture of housing conditions for the country as a whole has ever been presented. We have had only isolated, sectional views, some portraying the scene in considerable detail, others giving only the outlines.

If reforms are to be initiated, having for their object the abolition of the slum, a complete and detailed picture must be drawn, showing the conditions under which the people are housed in every town in the country, and where these conditions are bad, indicating their defects, and analysing their cause or causes. In such a survey, made under the direct supervision of the central authority, it would be possible to obtain comparable returns from the different towns.

¹ *Forty-second Annual Report of the Local Government Board, Part II, page vi.*

Section 15 of the 1909 Act should be amended to require all sanitary authorities to inspect and report upon each dwelling-house at least once in every three or four years.

The powers given to the local authority under sections 14 and 53 (15) to serve notice, and if necessary to execute works and recover the cost, should be extended to include all houses below a rental of, say, £30 per annum.

In the case of houses which are the property of the local authority it will be incumbent upon them to see that they are kept properly clean inside, and this will mean that the local authority will have to decorate them from time to time. This power might be extended in respect of all property. The local authority would thus have established a works department which could carry out and charge against the defaulting parties any work which it considered required to be done to any houses.

In view of the gravity of the present situation, and the failure of existing legislation to cope with it, the duty of the local authorities, partly implied in Part III of the Housing Act, as amended, should be imposed upon them expressly by direct enactment, and they should be obliged to see that adequate and sanitary housing accommodation is provided for the working class population employed or reasonably likely to be permanently resident within their area.

Sometimes it may be preferable to concentrate housing schemes for neighbouring areas in one locality, and the central authority should be empowered to enforce such arrangements where needed.

A further essential reform seems to be the establishment of some strong driving power at the centre.

Housing Commissioners. The Local Government Board should be required to appoint duly qualified persons as housing commissioners for districts in Great Britain. The commissioners' duties should include the holding of local inquiries to obtain evidence concerning the number of houses required, the provision of sanitary conveniences, and the best method of town planning the area inquired into.

The commissioners should next prepare a scheme, which, when approved by the Local Government Board, should be put into operation by the local authority concerned, within a limited

time, failing which the Local Government Board should carry it out, charging the defaulting local authority with the cost.

It is very important that the principal officers of a local authority, especially those dealing with health and housing, should have security of tenure of office.

**Officials of
Local
Authorities.**

Accordingly it is imperative as to medical officers of health, sanitary inspectors, borough engineers, borough surveyors, clerk of works and town planning engineers, that their appointments and salaries should be subject to the approval of the Local Government Board, and they should not be removable from office except with the sanction of the Board.

To meet the present emergency local authorities should have power to acquire and to enlarge, repair and improve unsatisfactory houses so as to make them suitable for occupation.

**Sub-division of
Houses.**

Large numbers of houses could be dealt with in this way, especially the older type of houses which by a moderate outlay of money could be adapted for use as tenements or flats. In such cases great care would be necessary to see that the requirements of the local authority were duly complied with.

Whatever the size of the house or the number of rooms in a tenement, any sub-division of whatever kind or degree should be subject to the approval and certification of the local authority. If the owner or other person responsible permits the occupation of such sub-divided house without a certificate of the local authority or their officers, this should be made a statutory offence punishable by fine. The evil is rampant; it is, moreover, of a very far-reaching kind in its degrading influence, physical, moral and social, on the inhabitants of these dwellings; and the remedy must be correspondingly drastic.

The local authority should, therefore, have power to make by-laws in reference to sub-divided houses.

Each sub-divided house should have all the essentials of a healthy house.

Wherever possible in existing houses and in all new or reconstructed houses there should be a w.c. for the exclusive use of occupants of each house. This means one w.c. to each "family" occupying such sub-divided house.

Wherever there is a shortage of houses and rents are high, or wages are low, the number of houses (by whatever name known) in which more than one family resides, increases.

The population per house tends to increase. In Liverpool there were in the autumn of 1918 over 16,600 sublet houses. This is equivalent to a population of at least 100,000. In view of shortage of houses this number is likely to increase. Unless means are taken to spread this population over a greater area the health of the city is bound to suffer; and such conditions are prevalent in all large towns.

The mere building of houses does *not* solve this part of the problem, which can only be met by the above recommendations and most of those that follow.

Of the latter the most important is improved methods of transit.

CHAPTER XXXII

TRANSIT

THE housing problem is so intimately bound up with the problem of cheap and rapid transit that it is no exaggeration to say that, in our larger towns and cities, any adequate solution of the former must necessarily include a solution of the latter.

Given adequate transit facilities it should be possible to provide garden suburbs around the city where land is sufficiently cheap to make the crowding together of houses quite unnecessary, and where everyone who wants a garden can have one.

The provision of adequate transit facilities would be an advantage, not only to those who use them, but also to those who remain in the towns, for, the demand being less urgent, any excessive urban cottage rents would tend to drop. Cheap transit, if extensive enough, acts as a safety valve, and prevents the cost of land for residential purposes from rising above a certain point.

But it brings with it other important advantages. If it is desirable for wealthy people to reside in the suburbs instead of in the town it is much more desirable for working people to do so. So far as health considerations are concerned, the contrast between the country and the town is more marked for the poor than for the rich, because their conditions in the town are so much less favourable. But there are also economic considerations of great importance. If a working man lived in the suburbs, with an ample garden in which he could grow vegetables sufficient for his family, and keep poultry and a pig, this would not only mean a substantial addition to his normal weekly income, but would constitute a valuable reserve in periods of unemployment.¹

The provision of adequate transit facilities will not only make cheap land available, and thereby facilitate a limitation of the number of houses which may be built per acre—it will not only tend to lower rents in the towns, but it will tend to mitigate to some extent the evils of unemployment and casual labour.

It may be suggested that, where sites suitable for the erection of working-class dwellings are not available at reasonable prices,

¹ *The Land*, vol. 2, p. 126.

local authorities, besides having wider powers than they now possess for providing all manner of transit facilities within and without their area, should have laid on them a statutory obligation to promote such schemes with a view to rendering accessible a sufficient area of suitable building land.

The new area attracts the best of the population nearest to it, and the areas relieved by the new area in their turn attract others. Thus a movement and a circulation takes place around the new centre.

Additional transport and additional dwellings in distant suburbs will only relieve overcrowding in a particular area or zone by slow, distant, and indirect effect.

Should the local authorities be relieved of the obligation to re-house the dispersed upon the site of the slum clearance, an improved system of transit becomes an immediate necessity.

One of the chief causes of overcrowding and of high rents in the cities is simply the prejudice of the working classes and the nature of their amusements. In time, however, the better accommodation at the outskirts, and the lower rents, must have an effect on the rents of the centre. The middle classes have long since migrated to the suburbs and the working classes should be encouraged to follow suit.

It is possible that in the near future there may be some fall in ground rents of old and fully peopled areas in the cities. The natural scarcity of the accessible land may be counteracted in two ways, first by raising the height of the buildings and providing modern lifts, etc., as referred to in the preceding pages, and secondly by improved means of transport.

An important Act of Parliament was passed in 1883 (46 & 47 Vict. c. 34) intended to encourage the running of cheap trains by the railway companies and thus to relieve the congested districts of the Metropolis by allowing workmen to live in outlying suburbs.

Cheap Trains.

If the company does not provide the accommodation required, it may be deprived of the benefits of the Act, which in section 2 removes the passenger duty upon fares not exceeding one penny per mile.

It will thus be seen that a strong inducement was held out to the railway companies to provide cheap workmen's trains.

The Royal Commission appointed to inquire into the means of locomotion and transport in London, issued eight large volumes, some of them containing over a thousand pages. It has already been pointed out that the working classes cannot be housed in the central area at rents which they can afford to pay, and so the whole problem of London locomotion, and for the matter of that, the transit question of most large towns, needs to be dealt with on a comprehensive plan, and as speedily as possible.

**Royal
Commission of
London Traffic,
1905.**

The points of the Royal Commission as they affect the housing of the working classes are as follows—

(a) That the overcrowding in the metropolitan district is, generally speaking, greatest in the central area, and tends to diminish towards the suburbs.

(b) In this central area the average weekly rents for the workmen's dwellings are very high and tend to diminish towards the suburbs.

(c) The price of land in the central districts of London is too high to allow it to be used for re-housing purposes.

(d) That many workmen can, if transport be provided, live outside the central area.

(e) That where facilities for locomotion have been provided the population does as a matter of fact take advantage of them, and live either in the suburbs or outside London proper.

In a very large number of cases it is not necessary that persons should live near their work. There are, however, some trades and occupations, for example, those of dockers, stevedores, market porters and night workers, in which any great distance between the worker's place of residence and the work itself would be an insuperable bar to employment. There are also many cases where small factories working long hours, especially in the cheap tailoring trade, render near residence necessary, but this is undesirable in itself, being a part of the sweating system which needs to be attacked. Generally speaking, we may say that providing the accommodation is cheap and adequate, and that the transit is speedy and cheap, the large majority of workers would be able to live away from the workshop or factory, in the suburbs.

For such workers as must live near their work the early abolition of the remaining insanitary court houses, together with such local

re-housing as may be deemed advisable, will provide suitable dwellings.

One of the most useful means of solving the problem of rapid transit is upon the lines of the wide roads, such as Queen's Drive, Menlove Avenue, and Edge Lane Drive, constructed by the Liverpool Corporation. The **Main Arterial Roads.** main roads of the country are now under the control of the County Council and County Borough Councils, except such as may have been delegated by the County Councils to the District Councils.

The creation of the Road Board under the Development and Road Improvement Funds Acts, 1909 and 1910, led many to believe that this function of local administration would be transferred to the central authority. No doubt the war has interfered with the carrying out of the scheme of centralization. However, the work of constructing wide arterial roads cannot long be delayed, as it is an essential part of the work connected with the problem of transit.¹

These main roads must provide for foot passengers on either side, for slow traffic, quick motor or tram traffic, and heavy traffic. In Liverpool the Bowring Park electric tramcars run as an express service along a hedged-off grass track in Edge Lane Drive and Broad Green Road. Within the city and at busy corners and crossings, subways should be constructed to deal with the difficulty of crossing.

It is useless to ask wage earners to live so far from their work that the tramway fares would be beyond their means; and contract fares on the tramways would undoubtedly help to solve the housing problem. The present tendency to increase fares continually, in many cases unnecessarily, in order to relieve the rates, is much to be deprecated from the point of view of housing.

¹ Since the above was written the Ministry of Transport has been created under the Ministry of Transport Act, 1919.

CHAPTER XXXIII

GOVERNMENT HOUSING SCHEME

A VERY large number of small houses must be built immediately after the war; for as has been seen, there has long been something of a cottage famine.

Houses of the Future.

In the future we must be content with less gaudiness and less luxury. Labour-saving houses are naturally more appreciated. For example, if we avoid the use of dust-collecting mouldings, round off all internal and external corners of rooms and introduce glazed and washable surfaces wherever possible, we shall save both in household work and in the cost of repairs. Metal fittings, needing continual and laborious rubbing to keep bright, are not a necessity but rather a nuisance in the house.

All kinds of fitments—hat and umbrella stands, hinged wall-flaps that can be set up as tables, seats, shelves, cupboards—are to be welcomed as economizing space and domestic labour. Cupboards are preferable to cumbersome wardrobes.

Woodwork, since it splits and shrinks and has to be painted regularly, is one of the most troublesome items in building construction. There is also a very grave shortage in the world's supply of timber. For these and other reasons, substitutes for wood would be welcomed. Glazed tiles are cheerful-looking and make excellent skirtings, window ledges and picture rails. Instead of wooden flooring, jointless composition flooring has proved a great success; it can be polished and is now on the market in different colours.

Concrete is without doubt the building material of the future. The aggregate—gravel, clinker and the like—can be obtained nearly everywhere, so that much of the cost of transport is saved, cement not being a bulky material. Cement thus becomes a most important commodity to the building trade, and prices should be watched by future Governments.

A memorandum with respect to housing in England and Wales, issued by the Advisory Housing Panel of the Ministry of

Reconstruction on the 3rd July, 1918, proposed a State owned Housing Scheme after the war, the cost for **State-owned Houses.** England and Wales alone being £100,000,000 for the provision of 300,000 houses. The memorandum stated that on the financial side the scheme adopted was as follows—

The State should provide the whole cost of the building, and should own the houses for a period to be fixed, say, five years, at the end of which prices may be expected to have attained a normal level. This period is referred to as the transitional period. During this period the local authority will act as agents of the State, and will be responsible, subject to the approval of the District Commissioner hereafter described, for building and managing the houses and collecting the rents. At the end of the transitional period the ownership of the houses will be transferred to the local authorities at a figure to be arrived at by deducting from the original cost such percentage as represents the fall in the price of materials and labour, together with a fair allowance for depreciation. During the transitional period the rents collected by the local authorities as agents will be paid over to the State. In urban districts the aim should be to fix rents at a figure likely to provide a fair interest, sinking fund, etc., when normal conditions are restored and the abnormal cost has been written off. In rural districts the rents should be fixed in consultation with the Agricultural Wages Board, and in co-operation with that body raised by stages to a similar figure, which should be reached by the end of the transitional period.

Another recommendation is that the country should be divided up into areas of suitable size in a manner comparable to that adopted by the Board of Agriculture and Fisheries for stimulating and controlling the development of small holdings, and that over each area should be placed a district housing commissioner, who shall be appointed by, and subject to the control of the President of the Local Government Board. It is also suggested that a competent architect, with experience of town planning, be appointed to the staff of each housing commissioner.

On the 10th January, 1919, it was announced that under the Government housing scheme the work of erecting the first dwellings was expected to be commenced almost immediately and developed as rapidly as schemes are approved by the Local Government

Board. Sir Auckland Geddes, the President, has been closely engaged on the working details of the scheme.

A chief commissioner in London and eight district commissioners of housing throughout England and Wales will be appointed to administer the plans. They will be men with wide knowledge and experience of housing, and will be vested with important discretionary powers in respect to building schemes. They will be assisted by adequate technical staffs.

A manual is in course of preparation and will shortly be issued by the Local Government Board for use by local authorities and others as a guide to them on how to proceed with the proposed schemes. This manual will embody plans of several types of houses of the latest designs.¹

The general aim will be to secure that only twelve houses shall be erected to the acre in urban areas, and eight in rural areas. A great number of them, in addition to a kitchen, larder, scullery, three bedrooms, wash-house, or bathroom or bath, should, in the opinion of the Local Government Board, be provided with a comfortable living room or parlour and garden.

Practically all the essential fittings are being standardized, including doors, windows, kitchen ranges, baths, bolts, locks, door handles, and general fittings, designs of which have been prepared and samples chosen. Arrangements are being made with the Ministry of Munitions to place orders for these standard fittings, and where practicable existing munition factories and works will be utilized for the production of fittings with a view to providing employment for as many munition workers as possible.

The Local Government Board also supports the proposal that in districts where there are building trade employers of proved capacity the work in connection with the national housing scheme should be given to them by competitive tender in preference to contractors taking up huge contracts from the centre.

On the 4th February, 1919, the Press Bureau issued the following—

In connection with the Government policy of affording temporary assistance for the provision of houses for the working classes, Dr. Addison, President of the Local Government Board, has appointed Sir James Carmichael, building contractor, London, and Chairman of the Munition

¹ The developments which have taken place since the above was written are referred to in Chapter XLI.

Works Board, as Director-General of Housing in England and Wales, in charge of Departmental organizations set up for the purpose of carrying the policy into effect.

Local Housing Commissioners, who will act under Sir James Carmichael's direction, are being appointed to assist local authorities in the preparation and execution of schemes of housing, and the central staff is being augmented by the appointment of various technical experts.

Acting in conjunction with the London County Council, the Local Government Board is making arrangements for the erection in London of a village of model houses. Each house will be a complete model for the guidance of local authorities throughout the country as regards both architectural style and internal arrangements. The houses will be erected from the plans which won the premiums in the recent competition instituted by the Royal Institute of British Architects.

**Model Village
for London.**

CHAPTER XXXIV

HOUSING BY LOCAL AUTHORITIES

WHATEVER advantages are claimed for throwing upon local authorities the work of building houses for all their working-class population, it is not likely that such a course will be adopted in the lifetime of the present generation. But if it be proved that local authorities can build better and more cheaply than private builders, few will deny the wisdom of extending the sphere of municipal enterprise in this direction. On one point, certainly, all reformers will agree, viz., that if an adequate supply of houses is to be ensured the public authorities must provide them, should other agencies fail. There will also be general agreement that private co-operative housing enterprise need not preclude the possibility of a great extension in the public ownership of land.

**Housing by
Local
Authorities.**

Let us now inquire whether it is probable that local authorities could build more cheaply than other builders.

There are three points in their favour—

(1) They can employ members of their permanent staff to design the houses and superintend their erection. It is doubtful, however, whether there is much saving in the employment of permanent officials as architects and clerks of works. Public utility societies, acting on a considerable scale, also have permanent officials of their own, and small builders erecting an ordinary type of cottage do not employ architects, or if they do, pay very little for such help, and copy one plan over and over again.

(2) If they erect the houses themselves, instead of employing local builders to do so, local authorities can buy on a large scale and on the best terms. Even if they build the houses by contract, they can place orders on so large a scale as to make it worth while for local builders to quote low prices.

Against this, however, must be set the detailed and minute attention to economy, in the use of both material and labour, possible

when the employer is himself engaged in the work of building, as frequently happens with speculative builders.

(3) Under existing conditions local authorities can borrow money more cheaply than private builders or co-operative societies, because they can offer the rates as security. This advantage undoubtedly is by far the most important of the three we have named.

A local authority can borrow from the Public Works Loan Commissioners, on the most favourable terms, the money for the land and the money for the buildings, the former for eighty and the latter for sixty years; whereas co-partnership housing societies can only borrow from the same source two-thirds of the value of

land and buildings, and must repay the whole loan within a period not exceeding forty years; while private builders can only borrow half the value of land and buildings, and must likewise repay within forty years.

This gives municipalities a marked advantage, for whereas the annual sinking fund for £100 at $3\frac{1}{2}$ per cent. is 23s. 8d. when repayment is made in forty years, it is only 10s. 2d. for repayment in sixty years, and 4s. 9d. for repayment in eighty years. Thus, while a local authority pays $3\frac{3}{4}$ per cent., including the sinking fund, for money borrowed for land, and 4 per cent. for money borrowed for buildings, a co-partnership housing society pays on two-thirds of its capital about $4\frac{1}{4}$ per cent. (interest plus sinking fund) and on the remainder 4 per cent. for the part borrowed on debenture, and 5 per cent. for share capital, to which must be added the sinking fund. A private builder pays, say, 4 or 5 per cent. for two-thirds, or perhaps three-quarters of the amount, and anything up to 7, 6, or even 8 per cent. for the rest. He does not, as a rule, set aside anything for a sinking fund.

These considerable differences prompt the inquiry why only one quarter per cent. of existing houses have been built by local authorities, especially when it is remembered that, although the value of the houses would be written off in sixty years, they would probably last much longer and thus be a valuable asset in the future.

Undoubtedly the reason is that local authorities have never really regarded the building of houses as within their proper sphere. Any proposal that a local authority should compete with private

**Borrowing
Powers of
Local
Authorities.**

builders has generally been regarded as an unwarrantable intrusion into the sphere of private enterprise. It has been assumed that one result of its adoption would be to throw builders out of work, although, as a matter of fact, in the vast majority of cases, if building enterprise were undertaken by local authorities, the work would be let on contract to local builders.

Apart from this general dislike of housing by local authorities on a large scale, the standard of housing adopted by such local authorities as have provided dwellings has generally been higher than that of the ordinary speculative builder, and the higher cost this has involved has gone far to neutralize the advantage gained from cheaper money. Thus, though the local authorities might build houses of better quality than those of speculative builders, they would not build cheaper houses from the point of view of the rent. And as the popular demand is for a low rent rather than for a well-constructed house, only a limited desire is felt for an extension of municipal activity in this direction.

“Does housing by local authorities pay?” is a question that is frequently asked. That it has paid in some instances we have already seen. But there is no doubt that the

**Does Housing
by Local
Authorities Pay?** reason why so very few local authorities use their housing powers under the Act of 1890 is the difficulty of finance. The burden of the rates is already so heavy that any suggestion to increase the burden is extremely unpopular. So, in many districts nothing is said about the need, although so apparent, for housing schemes. The stringent conditions laid down by the Local Government Board and the increased cost of labour and of materials, all help to encourage this inaction on the part of local authorities.

Much attention has been given by housing reformers to the question of reducing the cost of erecting working-class houses.

**Construction of
Houses.** There are five ways in which reductions in the cost of house-building may be effected—

- (1) By reducing the accommodation provided;
- (2) By building on a larger scale, *i.e.*, more houses at one time;
- (3) By more skilful planning of the houses;
- (4) By the use of cheaper materials; and
- (5) By the standardization of construction.

Already, accommodation has been reduced to a minimum;

10 per cent. of the total population are living under overcrowded conditions (*i.e.*, more than two persons to every

(1) **Reduction of the Accommodation Provided.** room in the house), and one in four of the houses of England and Wales contains only two bedrooms or less. The efforts of housing reformers of the future will certainly, therefore, be directed to increasing, not reducing, the accommodation provided. In many towns, for a long time to come, no more houses should be built with less than three bedrooms, in order that the proportion of such houses may be raised to the proper level. It is certain, too, that no economy can suitably be effected by reducing the normal sizes of the rooms, or the expenditure upon sanitary or domestic conveniences. On the contrary, a case can easily be made out for increasing them. Especially is there a growing demand for baths to be installed in all houses.

Speaking generally, therefore, it may be said that no economy can be effected by reducing the accommodation provided.

It is a remarkable fact that much the greater part of the working class houses erected annually are built by small builders, each of whom puts up a very few at a time; and the question may suitably be asked whether this piecemeal method of building is not unduly costly. If it were possible to erect a large number of houses together in one place, and at one time, an economy, possibly amounting to 10 per cent., might be effected by a large contractor. But the usual demand, in normal times, is for only a few cottages at a time in any particular neighbourhood. It would not be worth while for a large contractor to undertake work of this kind, and, even if he did, it is doubtful whether, in the circumstances, he could build any more cheaply than the small builder, although possibly he might build somewhat better. In cottage building the possession of labour-saving machinery is of small advantage to the builder, each job being too small to allow of its use.

It is probable that greater care and skill in the planning of cottages would result rather in giving a better cottage for the price than in generally reducing the first cost of the cheapest type of cottage; but there can be no doubt that, for the effective accommodation given, many plans are extravagant in cost owing to bad designing,

(2) **Building on a Larger Scale.**

(3) **More Skillful Designing.**

and there are many points in the design of cottages whose exact effect upon the price is little understood. Moreover, by a careful disposition of the buildings on the site, and the adoption in each of a plan that is suitable to the particular plot of ground, considerable economies may not infrequently be effected.

Many interesting experiments have been made in this direction and possibly some saving in the cost of house construction will

result. At present much attention is being given

**(4) The Use of
Cheaper
Materials.**

to the use of concrete in places where stone or bricks are dear. Information under this head is given in the report of the Departmental Committee on the Equipment of Small Holdings.¹ Methods of construction, will no doubt be discovered which will be cheaper, but there is no sign at present of any change so important as very materially to reduce the cost at which houses can be erected. But there are in certain towns by-laws which preclude the adoption of methods which have proved to be quite satisfactory elsewhere.²

The Local Government Board's circular of 12th August, 1912, states that—

There are many (local authorities) in whose districts by-laws have been in force practically unaltered over a long period of years—by-laws which were framed before the modern methods and materials came into vogue, and which consequently are not so drawn as to allow or to regulate their use.

This brings us to a general remedy which is of far greater importance because more effective, viz., the construction of more new

**Housing in the
Suburbs.**

houses so as to accommodate a larger number of inhabitants. Many have argued that private enterprise, following the law of demand and supply, will do all that is required in this direction. In some instances, it has fully met the need for additional accommodation, especially in response to a demand made effective by ability to pay a higher rent. But what has been the result of this activity in a large number of instances? On the one hand, simply the erection of new suburban slums or rows of such badly-built, ill-planned houses as must become slums in a very few years' time; and, on the other

¹ Cd. 6708, 1913.

² *The Land*, vol. 2, p. 147.

hand, the conversion of old houses without the necessary sanitary appliances and proper adaptation, into tenements for many families, thus intensifying the already existing evil. The *laissez-faire* doctrine, which the advocates of private enterprise favour, has frequently handed our cities over to the jerry-builder, and the poorer tenants to the house speculator and slum owner. Much more care must be taken in the future as to how and where these houses are to be built; and it cannot be over-emphasized that private enterprise breaks down just where the need is greatest.

It will be of service to consider what standard of limitation of the number of dwelling-houses per acre local authorities should adopt as a general rule throughout England and Scotland.

In regard to the southern and midland counties of England there is a general consensus of opinion that ten or twelve to the acre is a standard which can be agreed upon as wise in the interests both of the community and of the land-owner.

**Number of
Houses per
Acre.**

But, in the industrial districts of the country, *e.g.*, Lancashire, Yorkshire, Northumberland, Durham, and the South of Scotland, there is by no means the same unanimity of opinion, and whilst it is admitted that the adoption of good standards of limitation is both practicable and desirous in southern counties, where the climate is less rigorous and where land is cheaper, a standard of twelve dwelling-houses to the acre is regarded by some critics as a "standard somewhat difficult of attainment" in the northern parts of the kingdom.

When an endeavour is made to understand why this view is held, it is found to be based on the following opinions, among others—

(1) That land is too dear in these industrial areas to permit the adoption of good standards of limitation.

(2) That in industrial districts it is not practicable to make the same provisions for amenity as in the case of towns where the leisured classes live.

(3) That the climate of these industrial areas does not permit the garden suburb type of development to be adopted.

For many reasons the question of the development of estates by local authorities is likely in the near future to become one of great

importance. Local authorities at present possess large powers to buy land and build and let cottages on estates acquired by them, but they have not adequate powers to purchase estates and then, after developing the sites and constructing roads, to invite the erection of cottages by private enterprise on the sites thus formed.¹

¹ These powers have now been conferred by the Act of 1919.

CHAPTER XXXV

HOUSING STANDARDS

WHAT, then, is the standard aimed at by the majority of housing reformers? What is the least accommodation necessary for

**A Minimum
Standard.**

decently, healthily, and comfortably housing the mass of the working people of this country?

The minimum for the average working man's family is a cheap, but well-built house with four or five suitable rooms, together with a quarter-acre garden, or at least with a fair-sized court-yard. The site should be a healthy one and the house perfectly sanitary, well-lighted, well-ventilated, and well-drained. And this accommodation must be supplied at a low rental, or it will be found beyond the means of the working classes. All who have any knowledge of the subject say that such accommodation is seldom or never found in either town or country. The first difficulty is a financial one. A sufficiently high standard of dwelling is not provided for the masses of the people, because they cannot afford to pay the necessary rent. The wages of the unskilled labourer are for the most part subsistence wages, and do not admit of paying the high rents which are charged in our big cities for even the poorest accommodation. It is probably true that overcrowding is sometimes due to carelessness and failure to use to the best advantage existing accommodation, but this will not go far to explain the miserable conditions we have described.

In new buildings "originally built" to be occupied in separate dwellings the minimum requirements should be—

- (1) That the buildings are constructed in conformity with the Building Acts and by-laws, especially as to damp courses, dry areas, concreted basements, etc.

(2) That the water supply is in conformity with the by-laws and regulations.

(3) That the drainage is in accordance with the by-laws and regulations.

(4) That the common staircase is permanently ventilated at each floor level, or by through ventilation so as to break the common air-connection.

(5) That each dwelling is so arranged as to be through ventilated from one front to another.

(6) That each of the habitable rooms is at least 8 ft. 6 in. in height and 96 square feet in area, and has a fireplace and chimney flue.

(7) That there is at least one draw-tap and sink, with a constant supply of water thereto, for every twelve occupants or less on each floor.

(8) That there is at least one water-closet, properly and efficiently supplied with water, for every twelve occupants or less on each floor, disconnected aurally from any dwelling in the interior of the building.

(9) That on each floor a sufficient space or open lobby is provided accessible and for the use of the families on each floor for the deposit of refuse, etc.

(10) That accommodation for clothes washing is provided sufficient for each family to occupy the wash-house and appliances one day each week.

With reference to the size of rooms in new buildings the London County Council have adopted a minimum of 96 square feet for bedrooms and 144 square feet for living rooms, and the latter may be taken as a maximum, with a minimum height of $8\frac{1}{2}$ ft.

**Size of
Rooms.**

It is a mistake to make large rooms for the poorer classes, as it leads to overcrowding, the placing of more beds into the rooms, and the mixing of the sexes. If the same sized family that can live in one very large room live in two smaller rooms (together equal in cubic capacity to the larger room) they are housed under better conditions of aeration, decency, and physical well-being. The latter can be used alternately, the former must be used continuously.

The smaller the dwelling the more numerous the uses to which the room or rooms must be put, the most important use from the health point of view being that of sleeping.

In a one-room dwelling, even when the bread-winner works away, the parents and children live day by day in the same room previously

occupied by night for sleeping; the air becomes loaded with the dust of bed-making, and is continually fouled by respiration, cooking, washing, etc. In winter and between seasons when the window or door is not wide open the day usage unfits the room for sleeping, and the night usage unfits it for living.

In short, in one room, sleeping, food-storage, cooking, warming, excretion, ablution, clothes-washing, drying, refuse-storage, bathing, living, including reading, writing, working and recreation, etc., must be carried on, and the continuous and varied usages of the room, and the differences of age and sex of the occupants, must lead one to regard the number of rooms in a dwelling of as much importance as the cubic space per head, at any rate when applied to one-room and two-room dwellings.

The minimum standard of accommodation in new houses should be a living room, three bedrooms, a scullery with sink, tub with washing boiler, a food larder, a coal cellar, and, where there are water supplies, a water-closet, and with power to local authorities to require the provision of a bath, with domestic hot water supply. Where a gravitation water supply is not available, an earth closet will require to be substituted, and the bath and domestic hot water supply omitted.

**Standard of
Accommodation
in New Houses.**

Comparatively few working class houses are provided with sculleries and wash-houses. There can be no doubt that where, as

**Sculleries and
Wash-houses.**

in most of such houses, the kitchen is used as a sleeping apartment, the provision of a scullery where washing of all kinds can be done is of material benefit from a health point of view as well as from the point of view of the domestic comfort of the inmates of the house. The provision of these conveniences is absolutely necessary, and no new houses, either urban or rural, should be allowed to be erected unless they are so provided. There should be no exception to this recommendation, even in cases where a supply of water is not led into the scullery. In such cases there is no reason why the scullery should not be provided.

Accommodation for storage of coal is sadly lacking in many cases, and it should be obligatory on the part of local authorities to see that in all cases accommodation is provided to their satisfaction.

Storage of Coal.

There is a grave scarcity in houses of larders or other similar accommodation for the storage of perishable articles of food, more especially meat, milk and butter. It is, of course, not practicable to require this in the case of existing houses, but all new houses should be provided with a larder ventilated directly from the outside, and local authorities should insist on this accommodation being provided before the plans of the house are approved.

Any owner or builder of such house who considered that the requirements of the local authority were unreasonable or impracticable should have the right to appeal to the Local Government Board.

In a sufficiently large housing scheme, hot water from a central source should be provided, as has been already done in Liverpool, and is under consideration in Birkenhead and other towns.

This aspect of the matter has received consideration from the women's point of view, notably in the Reports of the Women's Committee, presided over by Lady Emmott, and in the recent Oldham Competition organized by Dame Lees. These recommendations were further emphasized in the following Memorandum of Recommendations which was prepared in May, 1919, by a sub-committee of the writer's University Tutorial Class at Birkenhead. The Committee consisted of four married women belonging to the lower-middle and working classes—

**Recommendation
by the
Birkenhead
Tutorial Class.**

1. **PLAN OF HOUSES**.—Houses to be semi-detached—garden in front, no back passage. Front lobby with vestibule. Where possible a lobby to back in order to save back door opening directly into scullery. No steps between living room and scullery. Three bedrooms and bathroom.

2. **STAIRS**.—Not to be steep; to be well lighted with a window that can be opened. Half-way landing preferred.

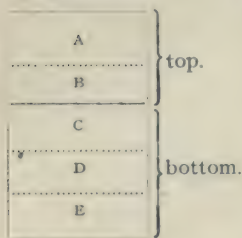
3. **BEDROOMS**.—All bedrooms to have fire-places. Each to be sufficiently large for a double-bed. Built-in cupboards with drawers under and with hooks for hanging clothes. Heated linen closet upstairs but not in bathroom.

4. **BATHROOM**.—This must be upstairs and contain a lavatory basin.

5. **LIVING ROOM OR KITCHEN**.—This should be as large as possible with plenty of cupboard accommodation and built-in furniture where possible, e.g., hinged table, etc. Range to be of the Combination Grate type where possible. One door only into kitchen.

6. **PARLOUR**.—This room might be smaller than the kitchen.

7. **SCULLERY.**—This should have washable walls and sills (either glazed bricks or tiles); a large window. Dust-proof cup-



boards for pans and dishes with sliding doors where possible. Good deep glazed sink, with plug, hot and cold water, well trapped and not set too low. Tiles round and drainer with cupboard beneath. Gas stove fixed with provision for carrying away fumes. A plate rack near drainer. Cupboards to have top and bottom doors; the top shelves (A) and (B) for spare pots and stores not in daily use.

8. **WASHING.**—Outside wash-house, large enough to provide for drying clothes. Tap over boiler with outlet from same.

9. **LARDER.**—To be placed on outside wall; north aspect where possible and not too near gully from scullery sink. Stone ledge for milk and meat with concrete or stone floor.

10. **WINDOWS.**—These should be large with big panes.

11. **COAL.**—Storage for at least one ton of coal outside.

12. **GENERAL.**—No bright metals on steps or doors and no taps which require polishing. Wood blocks on ground floor. Picture rails.

13. **FOUR-ROOMED HOUSES.**—Similar provisions with particular attention to vestibule and door into living room.

14. **PLANNING OF ESTATES.**—Social Institutes. Communal hot water supply and ultimately communal washing. No hoardings.

A variation in this standard may be required for new houses built on the site of slum clearances in lieu of houses removed therefrom, as different conditions may apply, but in the main the standard should be followed where possible.

Local authorities should be empowered to build houses (or wooden bungalows) specially designed for persons suffering from

**Houses for
Persons
Suffering from
Tuberculosis.**

tuberculosis and to maintain the persons in such houses or assist their maintenance while there.

Expensive as this may be, it is cheaper than allowing the patient to return to his old haunts, to spread the disease and multiply patients.

Whilst, generally speaking, the old factory system cannot be revived, there is scope for it in certain directions. The industrial

Industries.

development of the towns should follow along lines which will enable the old domestic factory system, wherein there would be closer relations between employer and employed, to be adopted in those industries for which it is suitable. In other industries confidence and mutual helpfulness may be fostered by co-partnership and welfare schemes under joint industrial councils.

It would greatly conduce to the increase and prosperity of the population, especially of the suburbs, if more industries of a domestic character were established. As a result of the war there is a large amount of part-time and other labour available which can be utilized in numerous profitable ways. Some of the demobilized soldiers are incapable of undertaking a full day's work, and accordingly an opportunity arises for continuing part-time work on improved lines. The stimulating influence of wholesome rivalry in industry should be encouraged, and local authorities, universities, scientists, public trusts, banks, and the leaders in trade and commerce should combine together to promote new businesses and thereby open up new avenues of employment.

Many years ago, for example, Liverpool was far famed for her potteries, the kilns of which are familiar to all who have seen pictures of the town in its early development. Bavaria and the Black Forest has been the centre of the toy industry of Europe, and tons of our old tins have left our shores to return once more as tin trumpets, drums, railway trains and the like, to the great joy of the youngster.

For some time the toy industry has developed in our midst. It readily lends itself to domestic industry, or to work on a limited scale where employer and workman remain in close touch and sympathy with each other. This may readily form the forerunner of other industries of a similar character, in other parts of the country, the nature and character of the industries varying with the locality. To meet these requirements special types of houses should be provided.

The consideration of the problem of housing would be incomplete without reference to the question of gardens. Under the Housing and Town Planning Act, 1909, local authorities

Gardens. when building cottages have power to grant up to one acre of land with each cottage. In practice, however, they have given considerably less. For the details of Housing Schemes see the Annual Report of the Local Government Board (1912-1913), Cd. 6,981, which shows that rural local authorities have usually given only about one-eighth of an acre with each cottage.

As the town extends into its rural boundaries the provision of gardens becomes possible.

The advantage of giving land with a cottage is considerable. It gives the occupier a useful, healthy and enjoyable occupation and an additional source of income. The Select Committee on the Housing of the Working Classes Acts Amendments Bill, 1906 (H. of C. 376, p. 12), say, in their report—

But there is abundant evidence to show that the difficulty of rent would be largely diminished by the addition of land to the cottage. The labourers and others who gave evidence before the Housing Commission of 1885 on the subject, stated that the men could pay higher rents and "would be pleased to do so" if land, arable or pasture, were attached to the dwellings. One witness of considerable experience, while admitting the difficulty of paying rent for good cottages alone, said it was "easy to pay fair rent for land and cottage together." He considered the two to be so necessary that he declined to consider them apart. The above evidence as to the great value to labourers of small plots of land to supplement their wages, has been amply confirmed by the evidence received by the committee.

In the second place, a fairly large garden with a cottage is the first rung in the ladder by which the labourer rises to a better position. In their report the Select Committee, referred to above, lay great stress upon this aspect of the question, pointing out the great advantage of a garden over an allotment at a distance from a cottage to the occupier.¹

It is essential, therefore, that the provision of gardens should be considered in close relation to housing schemes promoted by local authorities. In Ireland, under the Irish Labourers Acts, it is usual to give an acre of land with a cottage, and in many cases where only half an acre was originally given, the labourers obtained an additional half-acre.

If for any purpose land is purchased by a local authority and adjoining property thereby "bettered," then when such or any other local authority desires to buy that adjoining property the price paid for it should be its value less the "betterment."

Betterment.

Local authorities may acquire land by agreement for the purpose of providing houses, notwithstanding that the land is not immediately required for these purposes.

Acquirement of Land by Agreement.

Local authorities should be encouraged to buy land; they are not likely to buy too much—it is generally the other way about. They should be permitted to purchase by agreement land for any purpose. Municipal control obtained by land purchase is much more useful

¹ (H. of C. 376.) See particularly pars. 74–80.

than that obtained by legislation and land so purchased generally turns out profitable.

Subject to the approval of the Local Government Board, if the local authority fails in any negotiation to purchase land it may pass a resolution, and after four weeks give a notice, when after another four weeks the legal estate in such land shall vest in the local authority. Some such simple procedure is wanted.

The system of short leaseholds has been condemned as conducive to bad building, deterioration of property towards the close of the lease, and to want of interest on the part of the occupier in the house he inhabits. It is also a great cause of many evils connected with overcrowding, insanitary buildings, and excessive rents. The system should be abolished.

The price of land is largely determined by the relation of the available supply to the effective demand. The problem, therefore, is how the available supply of suitable building

**Increasing the
Available Supply
of Building Land.**

land can be increased. The first means is to make available land which is at present being held up. Every piece of land in any given area for cottage building which is held up necessarily tends to increase the value of the land not held up, through reducing the available supply.

There are three ways in which land now held up can be made available, viz., by rating, public acquisition, and transit.

One is by rating it upon its value, instead of upon the rent which is now being obtained for it. In, or just outside, nearly every town there is land held up, and put to no use at all, which pays no rates; or land used for some entirely inadequate purpose, which pays rates upon the basis of its full value for the use to which it is now put. Undoubtedly, if it were rated upon its full value, much of it would come into the market, and thus by increasing the total available supply the general price would tend to fall.

Rating.

Another process which may be employed is to provide cheap and ready means whereby public authorities requiring land for building purposes can obtain it compulsorily at its market value. At present the cost of putting compulsory powers into operation is often prohibitive, and the prices fixed by the arbitrators are unreasonably high. Local authorities already have the power to acquire land for

**Public
Acquisition.**

housing purposes in excess of immediate requirements, and they are able to lay out housing estates and lease sites to builders for the erection of working-class dwellings, subject, however, to certain restrictions.

Under section 5 of the Housing of the Working Classes Act, 1900, and section 2 of the Housing of the Working Classes Act, 1903, local authorities are not enabled to let on lease developed sites for purposes other than the erection of working-class dwellings, a restriction which severely handicaps them in developing building areas. Indeed, only two municipalities, Birmingham and Hereford, seem to have found it possible to use these clauses. Authority to buy land not immediately required for the purpose of housing was given in the Act of 1909, but only Swansea, Liverpool, and one or two other authorities have so far availed themselves of this power. In a few instances permission to buy land for housing in anticipation of future requirements was given by the Local Government Board previous to 1909.¹

The combination of the public ownership and development of building land with private and co-operative building enterprise offers several advantages worth considering—

(1) The fact that land compulsorily acquired by the local authority at a fair price was being offered on reasonable terms to builders would tend to prevent the price of other building land in the locality from rising to an unreasonable figure.

(2) In addition to exercising such control over the laying-out of estates as it possessed under the Town Planning powers, the local authority would have more power to control the design and construction of the houses themselves.

(3) Since it would be to the interest of the authority to facilitate in every possible way the erection of good houses at a low cost, it would charge ground rents covering only the purchase price of the land, the cost of road-making and sewage, and other expenses, without additional profits; and builders would thus have the advantage of obtaining individual sites at what may be termed wholesale prices.

(4) The increment in the value of the land would ultimately go to the community.

¹ But see the Housing and Town Planning, etc., Act, 1919.

CHAPTER XXXVI

RURAL HOUSING

IN the matter of rural housing, the first question to be decided was whether the Rural District Councils were to be continued as the housing authority, or whether the work should be carried through by the County Council in the place of the Rural District Council. At first sight the latter might appear the better scheme. The broader outline and wider view which a scheme on larger lines would indicate, and the possibility of the better position in which the County Council would stand in raising capital, giving orders for large quantities of building materials and standardized fittings—the advantages also of uniformity of control justify this conclusion. Should it be thought that the Rural District Councils would not rise to the emergency, the choice of the Government would undoubtedly be in favour of a county scheme.

On the other hand, the shortcomings of some of the County Councils in the past, the lack of interest shown by its members in the local conditions of the various parishes, the want of enthusiasm in realizing their opportunities in matters affecting public health, and in the manner in which they have neglected their responsibilities in matters relating to tuberculosis so that the fringe of the plague only had been dealt with, and the tendency of all county business to concentrate into the hands of officials, lead to the conclusion that rural housing should be dealt with by the Rural District Councils who should be the authority entrusted therewith.

Under such an arrangement the Rural District Councils would be responsible in their several areas for carrying out a comprehensive scheme of erecting houses for the working classes. They have the advantage of a thorough knowledge of and interest in local rural conditions; and it was consequently decided to leave the Rural District Councils in possession of the field. They are the local authority responsible for matters relating to the condemnation of houses unfit for habitation, the provision of new

housing and building, of sanitation and sewage disposal, of water supply and public health. They have in their service a medical officer of health, a surveyor, and an inspector of nuisances, who know the inside as well as the outside of every house in the district, with records of house to house inspection, and all the details of sewers, sewage and irrigation plots, wells and water supplies, houses, farms, cow-sheds, and dairies. They make the by-laws and know the precise places where their by-laws pinched unnecessarily, and how to modify them to give greater ease to the builder, without detriment to the comfort, safety and security of the building or its occupants.

With regard to the broad lines or principles on which a housing scheme must be drafted, certain conditions must be observed and considered in framing the scheme, in order that conclusive evidence may be given to the Local Government Board that the houses are absolutely necessary in order to meet existing requirements for the purpose of housing the working population. Before the submission of a scheme to the Local Government Board the sites must be provisionally acquired, and the purchase price agreed subject to the approval of the Local Government Board. On the other hand, there is nothing to prevent a draft outline being submitted, and this has certain obvious advantages, as showing that the local authority is anxious and ready to take its part in the great national scheme of rural housing and reconstruction.

The rural housing problem will only be satisfactorily solved when an economic rent is secured. The present position is much

**Provision of
Houses by
Public Bodies.**

worse than before the war because of the difficulties in building and the operations of the Rent and Mortgage Restrictions Acts. Just before the war a large number of the cottages in the countryside were occupied by Government officials, railway officials, county local authority officials, or various persons not agricultural labourers. It is essential that there should be a regular supply of cottages in the rural districts, and that can never be obtained without a gradually increasing scale of rent until an economic rent is reached. It should be compulsory for the Government, local authorities, and railway companies to house their employees throughout the rural areas.

We shall not solve the housing problem until we break down the barrier between the town and the country, a barrier which is harmful to town and country alike, but disastrous to our town dwelling population.

**From Town to
Country.**

Readers of Mr. Seeböhm Rowntree's invaluable book on *Land and Labour in Belgium* will recall his interesting description of the breakdown of the barrier and antagonism between town and country in Belgium.

Very cheap and excellent methods of transport enable a large proportion of working men to work in the towns and live in the country. The town worker living in the country has a small holding of land. He grows food for his family—possibly even more, enough to market some of it. This man will never altogether starve, will not be entirely without profitable employment, and will not be thrown on the streets in times of industrial distress in the way that inhabitants of town dwellings are.

But clearly the town workers cannot live outside the towns—even if suitable houses are provided for them there—unless there are cheap and easy means of travelling. The provision of arterial roads is an essential part of town planning. Equally important is the provision of trams, omnibuses, light railways and a further extension of railway facilities, which must follow the erection of rural houses.

We cannot have good road construction, and efficient means of transit, nor will any aspect of our town planning be satisfactory, under our present far-too-small and numerous local government areas. Municipal authorities have outgrown their boundaries. There are certain services which can still very adequately be performed efficiently by a larger authority. A multiplicity of small authorities brings friction, confusion and waste. We must not look at these questions parochially. We must have a wider outlook. Road construction and town planning are emphatically among the services which require a wider unit of administration than the existing authorities.

From the social point of view, as well as from the economic, the State might effectively intervene to build up a contented rural population. President Roosevelt wrote in his letter appointing the Country Life Commission: "Agriculture is not the whole of country life. The great rural interests are human interests, and

good crops are of little value to the farmer unless they open the door to a kind of life on the farm."

First among the social questions is that of the education of the children. All writers on the social causes of the depopulation of the rural districts agree that the State education has been totally unsuited to the needs of the country child. While railways have provided the means for the labourer to move away from the land, the school is responsible for inspiring him with the wish to do so. What is needed is a type of education that will interest the boys and girls in country life, instead of separating them from it. Education in the past has been too bookish, too little concerned with the application of knowledge to meet everyday needs. In the early days of education the power to read and write and figure was supposed to have some magic in itself. In the towns, it has been found necessary to add to elementary teaching, as distinguished from secondary education, a certain amount of technical instruction. That the country has also a technical side, apart from definite agricultural training, has not been sufficiently recognized. The appreciation of the world of nature and of man's power to use and modify it must run through all instruction in the rural school. If the rising generation is to be kept on the soil they must be interested in it; the children must be trained for country life. In this respect rural education has suffered like so many other problems, by the consideration of the broad question chiefly as it has affected city life.

The rural housing problem calls for very definite and careful consideration. At present the requirements of the sanitary authorities make the erection of cottages very expensive, and these often bring no return to the landowner beyond making it easier to let his land. The difficulty might be met by some system of building societies, supported by advances of State funds, and, possibly, the sanitary regulations, which have usually been framed with an eye to urban rather than rural conditions, might be so modified as to be less burdensome.

Among the social legislation which may be mentioned as having an indirect but important influence on the rural problem are the Old Age Pensions Acts, the National Insurance Acts, and the Corn Production Act. They will give a greater sense of security to the

rural workers, and the maladies incidental to rural occupations will be more effectually dealt with.

With little effort nowadays, compared with former times, the dullness of country life can be modified. The increased facilities for transport which enabled the people to move from the country, can, judiciously used, be the means of bringing them back, and of transforming country life. Motor traffic and bicycles have

**The
Brightening of
Country Life.**

brought country and town into much closer relationship. Educational advantages hitherto associated with town life are thus placed within reach of country dwellers; lectures can be arranged and attended, dramatic and musical entertainments provided, and country centres be constantly stimulated from the cities. Increased business co-operation is likely to lead, especially among an educated people, to more social co-operation, particularly if the needs of the country are studied with more sympathetic interest by the class of people who have devoted most of their social effort to the needs of the town. This is especially true with regard to the young people. A hopeful sign is the revival of ancient village sports, dances, and peasant drama and pageantry.

In this connection may be mentioned the project of Garden Cities, the aim of which is to brighten the lives of persons engaged in industrial pursuits by surrounding their work with conditions which combine the advantages of the country with those of the city. It is possible that this project may play an important part in the re-peopling of the rural districts. In 1902, Mr. Rider Haggard disparaged the idea of any serious contribution from this source towards a solution; in 1906 he was convinced of its possibilities. A few years ago the flourishing Garden City of Letchworth was bare grass land; there are now, as has been shown,¹ factories established there and it is growing rapidly, whilst at the same time preserving its rural character owing to the direction and control of its development by persons with a definite ideal to preserve. The industrial villages like Port Sunlight, where all the workers in the great industrial enterprises to which they are attached have their own gardens and allotments, and are thus not altogether separated from the soil, are examples to be studied.

The portion of rural England subject to constant encroachment

¹ Chapter XII.

by the towns, is a precious possession which must be rightly used, not for the benefit of individuals only, but with a constant eye to the best National interests. We scarcely realized before the war how essential is a rural population, and that Germany had thirteen persons employed in agriculture to every 100 acres of cultivated area, and France ten, while in the United Kingdom there were slightly under five.

It is obviously not a question of climate and soil alone which makes this enormous difference. It is that, with our common tradition of *laissez-faire*, we have allowed the State to look on and make no really effective effort to increase the rural population. We must get a public opinion which warmly approves every rural village where healthy, independent, and prosperous families are being added to the country-side; and one which, when land is required for housing, refuses to accept the excuse that because a certain land-agent likes large farms better than small ones, or because a certain body of large farmers in a parish is against small holders; or because in certain cases independent men in homes of their own discourage interference with sport, land cannot be obtained. This will come to be the policy of National patriotism.

CHAPTER XXXVII

CONCLUSION

To sum up the whole problem, it is clear that housing is a health proposition, and that its solution will bring about the raising of the standard of life, with a consequent

Conclusion. increase of output and a larger production of wealth.

In the past, 90 per cent. of the housing of the working classes has been dependent upon private enterprise, which has resulted in the overcrowding of millions of citizens, to the detriment of their physical, intellectual and moral well-being. This is true of all classes of the community. It becomes intensified every day, as, with the demobilization of the forces, there is shown to be inadequate housing to provide homes for the men who have married during the war. The wives have, in many cases, continued to live with their parents, and to follow their pre-war or other occupations. In other cases, these wives have found rooms in homes where the husband has been away on service. His return has rendered the war-bride homeless, and, in many cases, without shelter. Husbands are living in one part of the country, and wives in another. Wives are sleeping with mothers, and husbands are sleeping on couches in kitchens or parlours. There are many thousands who are leading this unnatural and unhealthy existence because of the house famine. To meet the present emergency problem the aid of the State must be invoked, to cease, however, as early as possible. Present defects must be remedied, houses must be adapted to present-day requirements, and a large scheme of housing and town planning must be undertaken on the outskirts of our great cities and towns linking them together wherever in proximity. Nor must the housing of our villages be neglected.

In order to meet the shortage in rural areas, the Government, local authorities, railways and public bodies should be compelled to house the whole of their servants in rural districts.

Having provided sufficient accommodation, then the removal of existing slums must next be tackled, and, at the same time, a

systematic survey of the whole country undertaken to eradicate the remaining defects. It has been proved that the compensation paid by local authorities in the past, both for insanitary dwellings and for public-houses within slum areas, has been out of all proportion to their worth, and a complete violation of economic principles. Such compensation must cease, for only a few wealthy local authorities could stand the financial burden. It is not right that the community should be exploited for the benefit of slum profiteers.

**Slum
Removal.**

With the removal of the slum must come also the removal of restrictions imposed by the central authority upon local authorities, requiring them to re-house the dispossessed within the area. With the exception of certain classes who, by reason of their occupation, must be housed within easy reach of their work, it is wasteful, from an economic standpoint, to house people upon sites which could more conveniently be devoted to offices, warehouses and shops. What is required is a keener appreciation of values and a recognition of the absurdity of writing down site values in the endeavour to secure fictitious economic rent for dwelling-houses when the area could be more useful as a centre of industrial enterprise. To this end local authorities should be encouraged to acquire land in advance of immediate needs. Whenever there is a demand for further housing, estates should be town-planned by local authorities, and leased to private builders, and to public or municipal utility societies to whom they should be empowered to advance money at low rates of interest.¹

The only real solution of the problem, however, is an educated demand for the proper kind of house in the future. Workers, the world over, are dissatisfied, and it must be admitted that there is just cause for much dissatisfaction. What is the meaning of it all? Is it merely a desire for more wages, or shorter hours, or a larger control of even the actual ownership of industry? In some measure it is so, but the root cause is a yearning after a fuller life.

**Social
Unrest.**

'Tis life, not death, for which we pant,
'Tis life, whereof our nerves are scant,
More life and fuller, that we want.²

¹ This power has now been conferred by the 1919 Act.

² Charles Kingsley.

Industrial unrest is, after all, but the outward evidence of a desire for an improved standard of life, which must include a better housing standard. One of the best concrete signs of progress is the increase in the number of rooms in a house, and in the rise of the standard of comfort. For years past, Royal commissions, departmental and select committees and investigators on behalf of social and economic bodies, have unanimously declared for improved housing conditions, and the abolition of the system of low wages. Apart altogether from any considerations of humanity and equity, it is economically unsound that a large proportion of the population of the country should be short of the necessities of life. At least it may be claimed that, if wages were raised and the prices of necessities were lowered, there would be an improvement in the standard of living and a gradual uplifting of the moral tone of those who have been considered as the "submerged tenth." This, in its turn, would be productive of increased output and a diminution of social and industrial unrest, which would lead to greater opportunity for recreation, study and reflection, resulting in the awakening in men of a desire for development upon their own lines in the direction of greater economic freedom. We have still to learn the great moral lesson of what is true wealth. John Ruskin in *Unto this Last* has thus defined it—

There is no Wealth but Life. Life, including all its powers of love, of joy and of admiration. That country is the richest which nourishes the greatest number of noble and happy human beings; that man is richest who, having perfected the functions of his own life to the utmost, has also the widest influence, both personal and by means of his possessions, over the lives of others.

At the present time, custom regulates the economic action of most men more powerfully than any calculation of utility which they are able to make. Nor does such custom represent the average judgment of the community as to the things needed for the comforts and happiness of its members, but, as has been pointed out,¹ it represents an average absence of judgment—a survival of habits which doubtless proved useful in times past, but which, in many instances, have entirely outlived their usefulness.

But, it may be asked, can we expect any other measure of economic progress from a community whose conditions of housing are such

¹ Hadley's Economics.

as those revealed to us in the two recent reports of the Royal Commission on the housing of the working classes in Scotland, and the more recent inquiry into the mining industry ?

When we think, too, of the enormous expenditure of the people of Great Britain annually, for alcoholic beverages, at least four-fifths of which is spent in a way that is positively injurious, going to the destruction of moral, intellectual and physical power, we get some idea of the force which a wiser consumption of wealth might introduce into the economic life of the country, and we realize how important is the necessity for an improved standard of life.

There is need of a generous and persistent cultivation of betterment of the mind and the heart of the individual citizen in every rank and walk of life and society. It is useless to promote social reforms by giving high wages, or permitting immense profits to the unregenerate of any class of society. They only squander them in animal gratifications. It is useless to sweep away slums, if the defects of character—whether in landlord, builder or inhabitant—which originally created them, remain. There are thousands of people in this country who, if transferred from their present slums to the West End, would convert it into a slum within a month.

The improvement in the standard of life, with the better environment, would result in an awakening to a higher sense of citizenship.

**A Higher
Sense of
Citizenship.**

We could look to the trade unions and the numerous industrial and provident institutions to exercise a restraining influence by disciplinary action in the case of members who might not recognize their responsibility for the custody of other people's property which for the time they might be occupying.

This better environment would affect not only the feelings of the worker but also his efficiency and his capacity for increased production, which would help towards the abolition of the problem.

In all trades and industries there is a considerable diminution in output, and especially is this true of the building trade, as has already been illustrated in an earlier section. This diminution of output has been considerably intensified as the war has progressed. The workers have considered the continued revelations of profiteering by employers, which have been brought to public notice during the war, as an excuse for further diminution of output. This has been intensified by the vicious system which the Government

introduced, of payment for their work on a percentage basis, resulting in an almost complete absence of control over output.

It has been shown that a large proportion of the cost of erecting houses is incurred in the payment of wages, and that the present output is much below that of, say, thirty years ago. One of the principal trades concerned is that of bricklaying and the restrictive output in this industry has been referred to. For hundreds of years there has been little or no improvement made in the implements and materials used in this trade, nor in the method of laying bricks. In recent years, however, attempts have been made in America to apply the principles of scientific management. The result has been that, in one instance, with union bricklayers, in laying a factory wall, 12 in. thick, with two kinds of brick, faced and ruled joints on both sides of the wall, an average of 350 bricks per man per *hour* was attained. When this figure is compared with the English standard, before quoted, of about 450 bricks per man per *day*, it will be seen how a new standard of production would enable the cost of housing to be reduced, with the consequent reduction in economic rent. In brick-walling, the cost of labour and material had doubled since the war, but the actual work had increased in price from 4s. 6d. a yard to 17s. 6d. and 18s. per yard. The difference was due to decreased output. In 1914 estimates were obtained for the erection of a school in the Liverpool area, the lowest estimate being £11,000. In September, 1919, the same firms were asked to quote to the same bills of quantities. The lowest estimate received was £44,000. Here again much of the difference between the two estimates was due to reduced output in all the grades of labour concerned.

A new standard of production is, therefore, necessary in all trades and industries. The employers must recognize their responsibilities in this connection. It is of no benefit to restrict the landlord's action in increasing the rent of houses when the landlord is the victim of the trusts and combines in the building trades. The worker must be educated to realize that the present ineffectual output is detrimental to his own interests. He must be taught to appreciate the fact that the present cycle of increased cost of commodities followed by bonuses on wages, which further increase the cost of living, is of no real benefit to him. It is incumbent upon all to re-double their activities and increase the productivity

of field, factory, workshop and office. Above all must be cultivated the true standard of citizenship.

So long as there is a deficiency in excess of what we were accustomed to, so long must some of us, and especially the poorer members of the community, feel the pinch occasioned by the late devastating war.

For nearly five years we have been consumers, and, not merely consumers, but destroyers. The fields of many lands have been soaked with the blood of the bravest and best of our youth. Is it too much to hope that, in the days to come, there shall be given "beauty for ashes and the oil of joy for mourning," and that all citizens shall so rise to the sense of their responsibilities that we may indeed "build Jerusalem in England's green and pleasant land" ?

The answer to the economic aspect of the problem is, it is true, another problem, and probably a much more complex one, involving almost the whole range of economics, viz., increased wages, reduced prices, and increased production. To solve this further problem, which can scarcely be beyond the wit of man, would indeed be to herald the dawn of a new age.

SECTION VIII

TOWN PLANNING

"I think that you ought to take care that the great suburbs growing up round London at the present time shall not be mere blocks of brick and mortar as they are at present. You ought to take care that powers are given to local bodies, and you should combine to see that they use them to prevent this being done and to secure open spaces."—*Address by* ARNOLD TOYNBEE *in* 1883.

CHAPTER XXXVIII

PROVISIONS UNDER THE 1909 ACT

THAT the control of town development in the public interest is essential to protect new housing areas from the evils characteristic of the old is a truth taught by long and painful

Introduction. experience, and universally recognized by housing reformers. Part II of the Housing and Town Planning, etc., Act of 1909 was framed to enable local authorities to exercise this control.

The objects to be attained by the preparation of a town planning scheme are defined as "proper sanitary conditions, amenity and convenience," and provisions relating to these objects may be inserted in a town planning scheme.

Thus, the Act provides, not only for the proper design of streets, but also for the limitation of the number of houses, and the provision of adequate light and air, and forbids the overcrowding of large masses of population. This part of the Act opens up to all progressive authorities limitless opportunities for housing reform.

It is estimated that the local authorities controlling the great towns of Great Britain have had to pay an aggregate sum of £25,000,000 in the last fifty years as a result of the lack of foresight and want of powers in regard to the proper laying out of districts.

The earliest form of town planning was found in the rectangular streets of Greece and Rome; it was essentially an engineer's design, and the Romans introduced it with their roads and aqueducts to Britain and Gaul. With the triumphs of the barbarians Roman art and culture

were swept away, including the newest art of all, and it was not

**Town Planning
in History.**

until A.D. 1000 that culture began again to assert itself. It was left to the Renaissance period to find something better than the rectangular design, for Michael Angelo in his designing of St. Peter's at Rome, showed that the town planners of this time were architects first and town planners afterwards. They were led to undertake the task of planning by the recognition of the necessity of giving adequate space to the produce of their genius. After the Thirty Years' War the ruling powers encouraged the idea as is evidenced in Berlin, Mannheim, Karlsruhe, and Dusseldorf. Peter the Great planned St. Petersburg in 1703. After the Great Fire in 1666, both Sir Christopher Wren and John Evelyn prepared complete schemes for rebuilding the City of London, but the City Fathers considered it too late. Lincoln's Inn Fields were planned by Inigo Jones, and during the sixteenth, seventeenth, eighteenth, and nineteenth centuries many of the London Squares were privately planned. Edinburgh is universally regarded as the best town planning example which Great Britain shows, and was developed by James Craig in 1767. Napoleon III and Haussmann, influenced by the example of London, began the planning of Paris in 1853. This was completed at a cost of nearly fifty million pounds.

The development of the modern urban area is vividly described by H. G. Wells in *The New Machiavelli*, wherein he gives the picture of the rapid rise, under modern industrial conditions, of the district of London which he calls **The Development of the Urban Area.** Bromstead.

The Ravensbrook of my earlier memories was a beautiful stream. It came into my world out of a mysterious Beyond, out of a garden, splashing brightly down a weir which had once been the weir of a mill. (Above the weir and inaccessible there were bulrushes growing in splendid clumps, and beyond that, pampas grass, yellow and crimson spikes of hollyhock, and blue suggestions of wonderland.) From the pool at the foot of this initial cascade it flowed in a leisurely fashion beside a footpath—there were two pretty thatched cottages on the left, and here were ducks, and there were willows on the right—and so came to where great trees grew on high banks on either hand and bowed closer, and at last met overhead. This part was difficult to reach because of an old fence, but a little boy might glimpse that long cavern of greenery by wading. Either I have actually seen kingfishers there, or my father has described them so accurately to me that he inserted them into my memory. I remember them there anyhow. Most of that overhung part I never penetrated at all, but followed the field path with my mother and met the stream again, where beyond there were flat meadows, Roper's meadows. The Ravensbrook went meandering across the middle of these, now between steep banks, and now with wide shallows at the bends where the cattle waded and drank. Yellow and purple loosestrife and ordinary rushes grew in clumps along the bank, and now and then a willow.

On rare occasions of rapture one might see a rat cleaning his whiskers at the water's edge. The deep places were rich with tangled weeds, and in them fishes lurked—to me they were big fishes—water-boatmen and water-beetles traversed the calm surface of these still deeps; in one pool were yellow lilies and water-soldiers, and in the shoaly places hovering fleets of small fry basked in the sunshine—to vanish in a flash at one's shadow. In one place, too, were rapids, where the stream woke with a start from a dreamless brooding into foaming panic and babbled and hastened. Well do I remember that half-mile of rivulet; all other rivers and cascades have their reference to it for me. And after I was eleven, and before we left Bromstead, all the delight and beauty of it was destroyed.

The volume of its water decreased abruptly—I suppose the new drainage works that linked us up with Beckington, and made me first acquainted with the geological quality of the London clay, had to do with that—until only a weak unclesing trickle remained. That at first did not strike me as a misfortune. An adventurous small boy might walk dryshod in places hitherto inaccessible. But hard upon that came the pegs, the planks and carts and devastation. Roper's meadows, being no longer in fear of floods, were now to be slashed out into parallelograms of untidy road, and built upon with rows of working-class cottages. The roads came—horribly; the houses followed. They seemed to arise in the night. People moved into them as soon as the roofs were on, mostly workmen and their young wives, and already in a year some of these raw houses stood empty again from defaulting tenants, with windows broken and woodwork warping and rotting. The Ravensbrook became a dump for old iron, rusty cans, abandoned boots and the like, and was a river only when unusual rains filled it for a day or so with an inky flood of surface water. . . .

The whole of Bromstead as I remember it, and as I saw it last—it is a year ago now—is a dull useless boiling-up of human activities, an immense clustering of futilities. It is as unfinished as ever; the builders' roads still run out and end in mid-field in their old fashion; the various enterprises jumble in the same hopeless contradiction, if anything intensified. Pretentious villas jostle slums, and public-house and tin tabernacle glower at one another across the cat-haunted lot that intervenes. Roper's meadows are now quite frankly a slum; back doors and sculleries gape towards the railway, their yards are hung with tattered washing unashamed; and there seem to be more boards by the railway every time I pass, advertising pills and pickles, tonics and condiments, and such like solicitudes of a people with no natural health or appetite left in them. . . .

And what is true of Bromstead is equally true of many other urban areas which have been allowed to spread over the face of the industrial districts without any restrictions as to planning and amenities, or discrimination as to the conditions under which the inhabitants are forced to live.

The first fundamental principle of town planning is the provision of healthy sites for homes.

How important it is that this principle should be clearly enunciated can be seen from the fact that in practically every great scheme of Continental town planning—with the possible exception of the Ulm scheme—it

has been violated.

Principles of Town Planning.

Behind some of the broad streets of Berlin rear blocks of dwellings have been and are being built on insufficient sites, and under conditions as to light and air so faulty as to render useless much of the fine health work of the Berlin City Council.

Salus populi suprema lex—The health of the people is the supreme law—is a maxim of fundamental value in town planning work. But the health of the people cannot be secured unless the planning of the areas in which working people live is right. Unless sunshine and pure air flood the Berlin workman's home with their beneficent influence, the work of Berlin town planners must be regarded as a colossal failure. The sunshine in the *Biergarten* and *Unter den Linden* is a quite inadequate substitute for the sunshine which should enter the home of the poorest workman living within a short radius of them.

A basic principle of town planning is that provision shall be made in all schemes to secure, not only ample space around the homes of the people, but also the good planning and grouping of the houses, and particularly that rooms shall be so placed as to permit the sunlight to enter freely into them.

The limitation of the number of houses per acre and the fixing of a definite and proportionate relation between the whole site and that part of it devoted to buildings, will of itself not suffice to secure all that is needed. Building regulations specially applicable to each area should be framed to keep within severe limits the tendency to erect buildings jutting out from the main building. It is important that the erection of narrow-fronted houses should be checked, and builders and others encouraged to build houses with rooms broad and not deep. Many otherwise admirable cottages have been spoiled because the frontages have been cramped and rooms built in such a way that the side of the room farthest from the window is in darkness.

An almost universal fault in developing estates in the past has been that the factor deciding the planning of the rooms has not been the sun, but the idea that the "best room" or "parlour" should look out upon the road and that the working rooms must be at the rear of the house. The result of this "law"—and it is almost a law in working-class estate development—is that the working rooms in houses on one side of a road receive afternoon sunlight, and the working rooms on the other side of the road

facing as they do in a different direction, are deprived of afternoon sunlight.

With the exercise of a little architectural skill, with an adequate setback and with the use of wooden screens in gardens, there is no reason why the backs of houses should not in some cases be towards the street.

It is nevertheless true that any town planning scheme which fails to secure the provision of good sites for the homes of the people is a fundamentally bad scheme, despite all the artistic detail which may characterize it.

The Housing and Town Planning, etc., Act, 1909, can be put into operation (1) by the landowner, (2) by the local authority, (3) at the instance of anyone else, but in each case a *prima facie* case must be proved. The first step is to submit a general scheme, and if this be adopted by the Local Government Board, its Order has the same effect as an Act of Parliament. Any sanitary authority can submit a scheme, or several authorities can join in order to carry out the whole of the scheme or its component parts. No account is taken of the different sizes of area controlled by the local authorities.

Operations of 1909 Act.

For example, the Liverpool City Council controls an area ten times as large as Bootle, fifty times as large as Prescott, and 100 times as large as Formby. Yet each can submit a scheme or be compelled to take up an approved scheme.

The Local Government Board can modify or reject a scheme. Parliament has no power over a scheme, except to bring it to an end if shown to be undesirable. There is abundant power to put a scheme through when once it has been started. The cost will not be excessive, as no compensation can be claimed for the most important benefits the conditions impose, and one-half the betterment can be charged to the landowner. The assessment is by a single arbitrator appointed by the Local Government Board, unless the land is alleged to be unsuitable for the purpose proposed, and in that case the report of a special commissioner will be accepted. This procedure is somewhat modified by the Housing and Town Planning, etc., Act, 1919, as explained in section IX.

In regard to proper sanitary provisions and amenity, local

authorities in preparing town planning schemes may include provisions in respect of the following—

Sanitary Provisions and Amenities. (1) The limitation of the number of dwellings per acre through the area included in the scheme.

(2) The reservation of certain areas for residential purposes.

(3) The defining of shopping centres and the limitation of the erection of warehouses and factories to certain areas.

(4) The fixing of conditions governing the height and character of the buildings to be erected in various parts of the area included in the scheme.

(5) The fixing of a definite proportion between the site actually covered by a building and the area of garden or other form of curtilage to the building.

(6) The granting of power to the local authority to purchase land for open spaces at prices to be defined in the scheme itself (or in agreements added thereto) or to accept gifts of land from owners, such land to be dedicated to the use of the public.

(7) The fixing of building lines and the requiring those building houses to set back their cottages (at such distance as may be prescribed in the scheme) to secure the provision of proper air space and sunlight for each home.

(8) The use of private open spaces and the preservation of these and of objects of natural interest or natural beauty.

(9) The framing of regulations requiring owners of private gardens, allotments, or private open spaces, to keep them in proper order.

(10) The prohibition of advertisements which may interfere with the amenity of the district.

(11) The forbidding of the erection of houses on unsuitable sites, *e.g.*, swampy land.

(12) The fixing of minimum sizes of habitable rooms.

(13) The variation of conditions of building construction.

By a clause specially added in the Committee stage, the giving of compensation to owners in those cases where local authorities, with the approval of the Local Government Board, place limits in regard to the number of buildings per acre, the height and character of the buildings, is guarded against.

This power is of especial value and has been described as worth

the whole of the rest of the Act taken together. In effect, the possession of this power enables local authorities to secure that as new areas are developed the provision of gardens and open spaces shall be such as to secure the health and amenity of the district without placing a financial burden on the community to secure this desirable end.

Section 54 is one of the most important provisions of the whole Act. "A town planning scheme may be made in accordance with the provisions of this part of the Act, as respects any land which is in course of development, or appears likely to be used for building purposes, with the general object of securing proper sanitary conditions, amenity, and convenience in connection with the laying out and use of the land, and of any neighbouring lands." The Housing and Town Planning, etc., Act, 1919, enables a scheme to be prepared for an area actually built upon.

The conditions under which such a town planning scheme may be drawn up are very complicated. The Local Government Board have issued *Town Planning Procedure Regulations*, which are complex and lengthy, but these are at present undergoing revision.

The Procedure Regulations are authorized by section 56 of the Act, and under the Fifth Schedule of the Act (sub-section 5) which provide for—

1. Procedure anterior to and for the purposes of an application for authority to prepare or adopt a scheme—

- (a) Submission of plans and estimates.
- (b) Publication of notices.

2. Procedure during, on, and after the preparation or adoption and before the approval of the scheme—

- (a) Submission to the Local Government Board of the proposed scheme, with plans and estimates.

- (b) Notice of submission of proposed scheme to the Local Government Board.

- (c) Hearing of objections and representations by persons affected, including persons representing architectural or archaeological societies or otherwise interested in the amenity of the proposed scheme.

- (d) Publication of notice of intention to approve scheme and the lodging of objections thereto.

3. Procedure after the approval of the scheme—

- (a) Notice to be given of approval of scheme.

- (b) Inquiries and reports as to the beginning and progress and completion of works, and other action under the scheme.

4. Duty, at any stage, of the local authority to publish or deposit for inspection any scheme or proposed scheme, and the plans relating thereto,

and to give information to persons affected with reference to any such scheme or proposed scheme.

5. The details to be specified in plans, including, wherever the circumstances so require, the restrictions on the number of dwellings which may be erected on each area, and the height and character of those buildings.

It will be noted that this power relates to the number of buildings per acre and not simply to the number of dwelling-houses per acre. It is therefore possible by the exercise of this power to secure a limitation in the number of any kind of buildings—whether factories, shops or houses.

That the power can thus be used to secure the adoption of modern ideas of planning in the development of factory areas and of shopping areas is quite clear, but for the most part the power will be used to secure the amenity of the garden and open space around or near to the homes of poor and rich people alike.

It is characteristic of our British legislation that the power thus given to local authorities is given in the form of an exclusion from the range of demand for compensation, instead of in the form of a direct positive power. The power is none the less of great value.

Each town planning scheme drawn up by the local authority will have to be approved by the Local Government Board. An elaborate procedure is prescribed for the preparation of the plans; the devolution of responsibility in schemes which cover land in the area of more than one local authority; for securing the co-operation of landowners and other persons interested; for safeguarding the interest of all persons and authorities concerned; for the supervision of the work by the Local Government Board. But as to the local needs, and especially the amount of the land to be included in the scheme, all is to be left to the local authority planning out its own areas. In all matters of arbitration, compensation, etc., the Local Government Board is to be the final authority,

The scheme must be advertised locally, and any person interested may object within twenty-one days.

If objection is made, the draft of the Order shall be laid before each House of Parliament for thirty days, and if either House presents an address to His Majesty on the subject, no further proceedings shall be taken.

A scheme, when approved by the Local Government Board, shall have effect as if law.

A scheme may be varied or revoked by the Local Government Board.

Land likely to be used for building purposes shall include land for open spaces, roads, parks, and pleasure or recreation grounds.

The authority may pull down buildings which contravene the scheme, and may execute works where delay would prejudice the scheme, the expenses being recoverable from persons in default.

If differences arise, the question whether buildings contravene or not shall be determined by the Local Government Board finally.

The power to relax conditions as to building construction in the areas included in town planning schemes, is so important that it will be of service to explain here the extent and character of the opportunities which are thus given to local authorities to lessen the cost of building construction under town planning schemes.

Contents of Town Planning Schemes.

Section 55 of the Housing and Town Planning, etc., Act, 1909, is as follows—

(1) The Local Government Board may prescribe a set of general provisions (or separate sets of general provisions adapted for areas of any special character) for carrying out the general objects of town planning schemes, and in particular for dealing with the matters set out in the Fourth Schedule to this Act and the general provisions, or set of provisions appropriate to the area for which a town planning scheme is made, shall take effect as part of every scheme, except so far as provision is made by the scheme as approved by the Board for the variation or exclusion of any of those provisions.

(2) Special provisions shall in addition be inserted in every town planning scheme defining in such manner as may be prescribed by regulations under this Part of this Act the area to which the scheme is to apply and the authority who are to be responsible for enforcing the observance of the scheme and for the execution of any works which, under the scheme of this Part of this Act are to be executed by a local authority (in this Part of this Act referred to as the responsible authority), and providing for any matters which may be dealt with by general provisions and otherwise supplementing, excluding, or varying the general provisions, and also for dealing with any special circumstances or contingencies for which adequate provision is not made by the general provisions, and for suspending, so far as necessary for the proper carrying out of the scheme any statutory enactments, by-laws, regulations, or other provisions, under whatever authority made, which are in operation in the area included in the scheme:

Provided that where the scheme contains provisions suspending any enactment contained in a public general Act the scheme shall not come into force unless a draft thereof has been laid before each House of Parliament for a period of not less than forty days during the session of Parliament, and if either of those Houses before the expiration of those forty days presents an Address to His Majesty against the proposed suspension no further proceedings shall be taken on the draft, without prejudice to the making of any new scheme.

(3) Where land included in a town planning scheme is in the area of more than one local authority, or is in the area of a local authority by whom

the scheme was not prepared, the responsible authority may be one of those local authorities, or for certain purposes of the scheme one local authority and for certain purposes another local authority, or a joint body constituted specially for the purpose by the scheme, and all necessary provisions may be made by the scheme for constituting the joint body and giving them the necessary powers and duties.

Provided that, except with the consent of the London County Council, no other local authority shall, as respects any land in the county of London, prepare or be responsible for enforcing the observance of a town planning scheme under this Part of this Act, or for the execution of any works which under the scheme or this Part of this Act are to be executed by a local authority.

This will abolish many of the restrictive by-laws which have been a real hindrance to development schemes in the past.

Section 56 emphasizes the need "for securing co-operation on the part of the local authority with the owners and other persons

**Co-operation of
the Local
Authority and
Owners.**

interested in the land proposed to be included in the scheme at every stage of the proceedings." A schedule attached to this particular clause gives the procedure which is to be followed by the local authority and, incidentally, refers to "restrictions on the number of buildings which may be erected on each acre." This is of the utmost importance, for by it any local authority may now fix the maximum number of houses to the acre which it will permit to be built. If this had been the only gain of the new Act all the labour which the passing of it entailed, both inside and outside Parliament, would have been worth the while. By this same schedule also, the local authority has restricted powers as to the "height and character" of buildings erected in the planned-out area, a most important point when the question of the high tenement house is considered.

Although the object of this part of the Act is that the responsible authorities should direct and control the future development rather than to seek to carry out such development, ample powers are given them to enforce the full carrying out of all schemes which may be approved by such authorities.

Section 57 expressly allows to these authorities power "to execute any work which it is the duty of any person to execute under the scheme" passed by them and which has not been carried out, recovering the expenses of such work from those who should have carried it out.

The authority may pull down buildings which contravene the

scheme, and may execute works where delay would prejudice the scheme, and expenses may be recovered from persons in default.

If differences arise, the question whether buildings contravene or not shall be determined by the Local Government Board finally.

Section 58 provides that proper compensation is to be allowed to "any person whose property is injuriously affected by the making of a town planning scheme." Where private property is increased in value by the carrying out of a town planning scheme half the amount of that increase is to be paid over to the local authority. The person or local authority must, in each case, claim within three months.

When a scheme is revoked any person incurring expenditure in complying with schemes shall be entitled to compensation.

If there be disputes as to the amount of this compensation a single arbitrator of the Local Government Board is to be the final authority in settling all claims.

Section 59 provides that "Property shall not be deemed to be injuriously affected by reason of the making of any provisions which prescribe the space about buildings or limit the number of buildings to be erected, or prescribe the height or character of buildings." Property injuriously affected is not entitled to compensation if the provisions are such as would have been enforceable if they had been contained in by-laws made by the local authority.

The power of local authorities to develop estates is given to them under Sections 6 and 60 of the Act which are as follows—

**The Power of
Local Authorities
to Develop
Estates Under
Town Planning
Schemes.**

Section 6.—Any local authority in connection with the exercise by them of their powers under Part III of the principal Act may lay out and construct public streets or roads on any land acquired or appropriated by them for the purpose of that Part of that Act or contribute towards the cost of the laying out and construction of any streets or roads on any such land by other persons on the condition that those streets or roads are to be

dedicated to the public.

Section 60.—(1) The responsible authority may, for the purpose of a town planning scheme, purchase any land comprised in such scheme by agreement, or be authorized to purchase any such land compulsorily in the same manner and subject to the same provisions (including any provision authorizing the Local Government Board to give directions as to the payment and application of any purchase money or compensation) as a local authority may purchase or be authorized to purchase land situate in an urban district for the purpose of Part III of the Housing of the Working Classes Act, 1890, as amended by sections 2 and 45 of this Act.

(2) Where land included within the area of a local authority is comprised

in a town planning scheme and the local authority are not the responsible authority, the local authority may purchase or be authorized to purchase that land in the same manner as the responsible authority.

The power given to local authorities to fix building lines and to embody their decisions in town planning schemes will be welcomed by all who appreciate the present law in regard to building lines. Instead of permitting the future of a street to be determined by the accident of the line adopted by the builder of the first dwelling-house, the local authority will now be able to fix the building line in any and every new street. The benefits which were expected from this provision have, however, been considerably modified by a recent case in the Ruislip-Northwood district.

The results of the exercise of this power will be most valuable—more especially in regard to the provision of fore-courts and gardens.

Thus, the provision of an adequate set-back will enable the tenant of a dwelling-house to add enormously to the attractiveness of his home by the cultivation of his garden.

**The Power to Fix
Building Lines
and to Require
Dwelling-houses
to be Set Back.**

CHAPTER XXXIX

SCHEMES UNDER THE ACT

**Progress
in Liverpool
District.** LIVERPOOL, an acknowledged leader in housing reform, is claimed to have taken an equally prominent place in the matter of town planning process, and to have become a pattern which many of the larger provincial centres might very profitably follow. Its work in this direction commenced before the national measure came into being. Exceptional powers were bestowed on the Corporation twelve months earlier under the Liverpool Corporation (Streets and Buildings) Act, 1908, which has been amended and supplemented by the Liverpool Corporation Act, 1913. The Parliamentary Committee expressly allowed these unusual facilities as an experiment, and their value, not only in the way of imposing a minimum width of 80 ft. on new main thoroughfares, but also of providing a kind of supervisory veto over the planning of a building area, was very soon submitted to proof. Whether Liverpool's Act was or was not used as a model, there is a clear and obvious resemblance between it and the Housing and Town Planning, etc., Act, 1919, which was subsequently introduced by the President of the Local Government Board. Certainly the latter Act offered to Liverpool little more than it already possessed, but with the association of the two measures the authorities have an effectual weapon for preserving the undeveloped areas from haphazard treatment, and thus preventing the possible creation of potential slums.

Some indication may be afforded of the work now undertaken or in contemplation. The Corporation have already prepared the details of a town planning scheme at Oak Hill Park, an estate of 88 acres, near the eastern boundary; and authority applied for to deal in a similar manner with 1,220 acres in and around Mossley Hill. This latter area extends, approximately speaking, from the present city boundary to the shore of the river, and in its development the authorities will be able to specify the number of houses per acre, as well as to regulate the width of the leading thoroughfares. When this important scheme is further advanced, attention

will be directed to 1,460 acres in West Derby, land which extends from Broad Green to Clubmoor, and is in approximity to the Garden Suburb at Wavertree. Liverpool, moreover, will have to carry forward schemes which have been devised by the urban districts, which have been absorbed into the city. Prior to incorporation within the City of Liverpool the Allerton Council had completed the preliminaries of a town planning area which will cover about 1,250 acres, and embrace practically the whole of the district, apart from the Corporation cemetery and Calderstones Park. Little Woolton, previous also to incorporation, had selected about 400 acres, being all the land on the western side of the Cheshire Lines railway. It comprises the whole of the district that is not of a purely agricultural character. Sanction had been given to Much Woolton prior to incorporation for a scheme which involves about 993 acres in that urban district and in the rural district of Whiston. Leaving out the village and its immediate outskirts, which are already developed, this may be said to cover the entire area between Hunt's Cross and Gateacre. Summarized, it may be said that Liverpool has 2,768 acres provisionally specified for town planning purposes, and that an additional 2,643 acres have been provided by the extension of the boundaries in November, 1913. This will be altogether 5,411 acres, or considerably more than two-thirds of the joint size of Birkenhead and Wallasey.

Probably the best illustration of a town planning scheme is that of the urban district of Ruislip-Northwood which is situate in the north-west corner of the County of Middlesex, is co-terminous with the ancient civil parish of Ruislip, and contains three separate centres, viz., Ruislip, Northwood and Eastcote. Except for these centres of population, the area is chiefly agricultural, but being only about 14 miles from London, the whole of the area is potential building land, and has been largely developed as such during the last twenty years. The scheme is dated 7th September, 1914.

**The Ruislip-
Northwood
Scheme.**

The district is 6,585 acres in extent, and the population at the last census (1911) was 6,217. The rateable value is £66,550, and a penny rate produces about £240. The area of land in the scheme

is 5,750 acres, of which 5,690 acres are in the Ruislip-Northwood district and 60 acres in the Watford rural district which adjoins.

The clauses of the scheme which are of special interest to housing reformers include the following—

**Space about
Buildings,
including
Building Lines.**

(45) Proportion of Area of Site which may be covered by Shops and other Buildings.

The proportion of land within the curtilage of the site of a shop, including a dwelling-house forming part thereof, hospital, workhouse, college, school (not being merely a dwelling-house so used), building of the warehouse class or domestic building not being a dwelling-house which may be occupied by buildings shall not exceed one-half of the whole area of the curtilage: Provided that subject to the by-laws for the time being in force with respect to open space in front or in rear of buildings in the case of a shop the extent of the buildings shall be measured at a level of 14 ft. above the mean level of the footway in front thereof.

(46) Proportion of area of site covered by dwelling-houses.

The proportion of land within the curtilage of the site of a dwelling-house which may be occupied by buildings shall not exceed one-third of the whole area of the curtilage where such buildings are erected on land having a frontage to more than one street or where such buildings are dwelling-houses not exceeding one storey in height and one storey in the roof with offices and out-buildings attached thereto or used in connection therewith: Provided that, on the application of owners of land forming the curtilage of the sites of four separate dwelling-houses adjoining and having together a frontage to more than one street, the proportion of land which may be occupied by buildings shall be reckoned as an average over the area of the curtilages of such four sites. In all other cases of dwelling-houses such proportion of land shall not exceed one-fourth.

It will be seen from these clauses that in the case of most dwelling-houses not more than one-fourth of the building plot can be built upon—that is to say, for each part built upon there shall be three parts left open. In the other instances where corner sites are dealt with, and in regard to shops and other business premises, the proportions vary, but the principles remain the same, viz.—

(1) That the greater the site of the building the larger must be the site left unbuilt upon; and

(2) That each dwelling-house must be provided with garden space quite irrespective of recreation grounds and other private or public spaces.

(47) Air space to habitable rooms.

Every habitable room shall have one window, at the least, opening directly into the external air, and the total area of such window, or if there be more than one, of the several windows, clear of the sash frames, shall

be equal at the least to one-tenth of the floor area of such room. Such window or windows shall have an open space in front thereof and within the curtilage of the building of which such habitable room forms part not less across, measured at right angles to such window or windows, than five feet, and such open space shall extend throughout the full width of such window or windows and shall be free from any erection or building of a height extending above the level of the sill of such window or windows. No building shall be erected within such curtilage and opposite to any part of such window or windows the height whereof, measured from the level of the sill of the window, exceeds the distance between such building and such window or windows. Provided that it shall not be necessary for such open space to be provided within the curtilage of the building of which such habitable room forms part, if such window or windows have an open space in front thereof which is secured permanently to the satisfaction of the Council by covenant or otherwise.

In connection with the limitation of the number of buildings to the acre, it may be of interest to examine the standards adopted by the Birmingham City Council in their Quinton, Harborne, etc., and East Birmingham schemes, as well as those adopted by the Ruislip-Northwood Council in their scheme.

**Limitation of
Number of
Buildings to the
Acre.**

In the Quinton, Harborne, etc., scheme the standard decided upon is an average of twelve dwelling-houses per acre—the term “dwelling-house” being defined as a house “designed for occupation by not more than one family, together with such outbuildings as are reasonably required to be used or enjoyed therewith.”

Provision is, however, made that on any one land unit the number which may be built on any one (gross) acre shall not exceed twenty dwelling-houses. In the event of twenty dwelling-houses being thus built there must be a less number built on other parts of the land unit. If, for example, the land unit is one of 10 acres, it will be possible under the Quinton, Harborne, etc., scheme to build as many as 100 houses on 5 acres of this land unit, but only on condition that not more than twenty houses are built on the other 5 acres.

It should be added that for certain small areas the owners are permitted to build up to twenty houses per acre over the whole of their land units. In the East Birmingham scheme there are three standards, viz., twelve, fifteen and eighteen dwelling-houses per gross acre. As in the Quinton and Harborne scheme, twenty dwelling-houses may be built on any one acre, provided that the maximum numbers stated above are not exceeded for each land unit. For certain special areas in the scheme twenty houses per

acre are permitted on any part of the land unit. The Ruislip-Northwood clause is as follows—

(49) Limitation of number of buildings to the acre.

(a) For the purpose of this clause the expression “land” shall be deemed to include all land other than that on which pursuant to the provisions of this Scheme an owner is precluded from erecting buildings other than shops or business premises or on which he is authorized to erect shops or business premises or buildings of the warehouse class and has by notice in writing to the Council indicated his determination to erect shops or business premises or buildings of the warehouse class.

(b) All land which belonged to the same owner on the 16th day of January, 1911, and which is comprised within any one of the squares marked in red lines on the map and in the same restricted area (as hereinafter defined) shall form a “land unit.”

Provided that where land which is comprised in any such square adjoins or is a continuous part of other land belonging to the same owner on the 16th day of January, 1911, in the same restricted area but comprised in some other square or squares, then—

(1) If the area of such lands does not exceed five acres they shall together form one land unit;

(2) If the area of such lands exceeds five acres the Council shall, on the application of the owner or owners for the time being, vary the land units as above defined by combining the whole or parts of two or more such land units to form one land unit, but so that no land unit shall be formed to comprise more than seven acres.

(c) There shall not be built on each land unit within a restricted area edged with yellow on the map on the average a greater number of buildings to the acre than four, or on each land unit within a restricted area edged with orange on the map a similar greater average number than six or on each land unit within a restricted area edged with the medium green on the map a similar greater average number than eight or on each land unit within a restricted area edged with blue on the map a similar greater average number than twelve.

In reckoning the number of buildings which may be erected on a land unit the area of all roads or parts of roads constructed or to be constructed on or across the land unit, including any existing road dedicated to the public on or across the land unit and one-half of any such existing road adjoining the boundary of the land unit, shall be part of the land unit.

Provided that nothing in this sub-clause contained shall be deemed to prevent the erection of one building on any land unit.

(d) On no single acre of land within a land unit shall more than twenty buildings be erected. The site of any road shall not be included in the measurement of the acre for the purpose of this sub-clause.

(e) Where land is set apart to the approval of the Council in manner provided by this Scheme for the purpose of a public open space or private open space then, subject to sub-clause (d) of this Clause, the number of buildings which an owner might have erected on the land so set apart in any land unit on the basis fixed by sub-clause (c) of this Clause (1) may be added to the number which may on the same basis be erected on the remaining portion or portions (if any) of the land unit or (2) may be added, in manner to be approved by the Council, to the number which may be erected on any land unit or land units belonging to the same owner (or, by agreement, belonging to different owners) and in the same restricted area.

(f) Where in consequence of any adjustment of boundaries of any estate or lands under Clause 27 of this Scheme, or by reason of change of ownership of any lands, or on any other ground, it appears to the Council on the application

of the owner or owners to be desirable to vary any land unit formed under this Scheme, or to combine or vary any two or more land units for the purpose of securing a better mode of laying out or development of lands, the Council may make an order varying or combining such land units accordingly: Provided that no land unit shall be formed to comprise more than seven acres.

(g) For the purpose of this Clause one building shall be deemed to include stabling, motor house, lodges, and usual outbuildings within the curtilage of and used in connection with, any one dwelling-house. Provided that any dwelling-house adapted for occupation by more than two and not exceeding four families shall be reckoned as two buildings, and by more than four families as three buildings.

(h) The Council shall keep a map showing all land units and shall indicate thereon all alterations of land units made from time to time, and shall keep a register of all alterations so made; and such map and register shall be open to inspection at all reasonable times by all persons interested.

(i) If any difference arises between the Council and any owner as to the boundaries of any land unit under this Clause, or as to a proposal for varying any land unit or for combining any land units, or as to the number of houses to be erected on any land unit or portion thereof, the difference may on the application of the Council or the owner be determined by the Board, and on such application the Board may make such Order or give such direction as appears to them to be equitable, and their decision shall be final.

One of the defects of the Public Health Acts are that they do not empower local authorities to fix a minimum size for a habitable room, and as a result rooms which are only box rooms have been constructed in houses built under the control of rigid by-laws, and are habitually used as sleeping rooms—the local authority not having power to forbid their use in this way.

To provide adequate remedies for this, it will be necessary to pass new legislation, but the fact that under Clauses 53, 54 and 55 of the Ruislip-Northwood scheme the Local Government Board have given their assent to powers giving the Council the right to prescribe certain minimum areas will serve to show that much can be done in this respect under well-framed town planning schemes. The clauses are as follows—

(53) Height of windows in habitable rooms.

Every habitable room not being constructed or adapted to be used solely as a bedroom shall have one window at the least which shall extend to a height of not less than seven feet above the floor of such room and every habitable room constructed or adapted to be used as a bedroom and not being on the lowest floor of a dwelling-house shall have one window at the least which shall extend to a height of not less than six feet three inches above the floor of such room; such windows shall be constructed so that one-half at least may be opened and so that the opening may extend in every case to the top of the window,

(54) Size of living rooms and bedrooms.

No bedroom or other habitable room which shall be constructed in connection with any dwelling-house shall contain less than 500 cubic feet.

(55) Minimum number and size of rooms in dwelling-houses.

Every new dwelling-house shall be provided with at least one living room having a floor area of not less than 144 square feet and containing not less than 1,132 cubic feet, and one bedroom having a floor area of not less than 132 square feet, and containing not less than 1,000 cubic feet. Provided that the provisions of this Clause shall not apply to a dwelling-house containing not more than two rooms intended for human habitation.

The power of a local authority to frame special provisions relative to the sanitary conditions and amenity of houses, is one of great importance, and will be of special value to local authorities whose building regulations are too stringent.

**Sanitary
Conditions and
Amenity.**

The subjects thus dealt with in the Ruislip-Northwood scheme include the following clauses—

(58) Store for food—

Every domestic building constructed or adapted to be used as a dwelling-house shall be provided in connection therewith with a pantry or larder, having a window opening into the external air. Such pantry or larder shall be arranged so that it is not approached direct from any room intended to be used as a sleeping room and so that on any side on which it abuts upon a room used for human habitation it shall be completely enclosed except for any necessary door. In the case of a domestic building constructed or adapted to be used as a dwelling-house for more than one family, the part of such dwelling-house constructed or adapted to be used by each family shall be provided with a separate pantry or larder as aforesaid.

This Clause shall apply to every domestic building as aforesaid the erection of which is commenced after the approval of this Scheme.

(59) Closet accommodation in houses occupied by more than one family—

Every domestic building constructed or adapted to be used as a dwelling-house for more than one family shall be provided with separate closet accommodation for each family. This Clause shall apply to every domestic building as aforesaid the erection of which is commenced after the approval of this Scheme, or the adaptation of which for use by more than one family is effected after the approval of this Scheme.

(70) Penalties.

In addition to and notwithstanding any other procedure or remedy any person committing or knowingly permitting any breach or non-observance of any of the provisions of this Scheme shall be

Miscellaneous. guilty of an offence and shall be liable on conviction in any Court of Summary Jurisdiction to a penalty not exceeding Forty shillings for each offence, and to a further penalty not exceeding Twenty shillings for each day upon which any offence is continued after conviction or after notice in writing of the offence has been served by the Council or by any party interested upon the party charged.

(74) Recovery of expenses by Council.

(a) Where the Council have incurred expenses for the repayment whereof the owner of the premises deriving benefit therefrom or for or in respect of which the same shall have been incurred is made liable under this Scheme or the Act or by any agreement with the Council, such expenditure may be recovered in a Court of Summary Jurisdiction together with interest at a rate not exceeding four pounds per centum per annum from the date of service of a demand for the same until payment thereof from any person who is the owner of such premises when the works are completed for which such expenses have been incurred, and until recovery of such expenses and interest the same shall be a charge on the premises deriving benefit therefrom, or for or in respect of which they were incurred. In all summary proceedings by the Council for the recovery of any such expenses the time within which such proceedings may be taken shall be reckoned from the date of the service of notice of demand.

(b) The Council may by order declare any such expenses to be payable by annual instalments within a period not exceeding thirty years, with interest at a rate not exceeding Four Pounds per centum per annum from the date of the service of notice of demand until the whole amount is paid, and any such instalments and interest or any part thereof may be recovered in a summary manner from the owner for the time being of such premises and may be deducted from the rent of such premises in the same proportions as are allowed in the case of private improvement rates under the Public Health Act, 1875.

(c) The Council may, if they think fit, from time to time (in addition and without prejudice to any other remedy) recover in a Court of Summary Jurisdiction or as a simple contract debt by action in any Court of competent jurisdiction from the owner for the time being of any such premises the whole or any portion of any such expenses and interest.

(d) Any expenses incurred by the Council under Section 57 of the Act which are not expenses recoverable as herein-before provided may be recovered by the Council in any Court of Summary Jurisdiction or as a simple contract debt by action in any Court of competent jurisdiction from the person by whom, at whose order or on whose behalf, any building or other work contravening this Scheme shall have been erected or done or whose duty it was to execute the work executed by the Council.

(e) Where the value of any land is increased by the making of this Scheme, the sum lawfully required to be paid in respect of that increase shall, until payment, be a charge on the inheritance of such land, and such sum may if required to be paid otherwise than by instalments be dealt with and recovered in the same way that expenses may be dealt with and recovered under this Clause, or if required to be paid by instalments, any arrears of such instalments may be dealt with and recovered in the same way as instalments of expenses may be dealt with and recovered under this Clause.

(80) Claims for compensation or betterment.

Claims under Section 58 of the Act for compensation or in respect of any increase in value of property shall be made within twelve months from the date of the approval of this Scheme by the Board:

Provided that in the case of any such claim arising under the provisions of Clause 23 of this Scheme, the claim shall be made within twelve months from the date of a requirement of the Council under that Clause, or in the event of an appeal against such requirement within twelve months from the date of the order of the Petty Sessional Court or Court of Quarter Sessions on any such appeal.

It is difficult to give figures illustrating the actual cost of development in different towns, because it varies enormously, not only with the density of the building, but according to the nature and situation of each site. Thus, the price of two adjoining fields may vary by 100 per cent., but against the greater cost of the one may be set the fact that the cost of developing the other is twice as much owing to its broken surface and lack of easy access. For these reasons, any attempt to state a figure representing the average cost of development would be quite misleading, but it is possible to give some idea of the part which the cost of developing land plays in the ultimate cost of providing a working man's house. In the course of their investigation the Land Commission, which reported in 1913, received information regarding the cost of sites for working men's dwellings in a number of towns. In forty of these the information was sufficiently detailed to enable us to calculate the cost of development per square yard of net site, apart from the cost of land.

COST OF DEVELOPMENT.

	<i>Cost per sq. yard.</i>				<i>Average.</i>	
		<i>s.</i>	<i>d.</i>	<i>s.</i>	<i>d.</i>	
In nine towns	Under	1	-			- 9
„ eight „	Between	1	- and 2	-		1 3½
„ „ „	„	2	- „	3	-	2 4½
„ „ „	„	3	- „	4	-	3 5
„ six „	„	4	- „	5	-	4 6
„ one town	„	8	-			8 -

It will be seen that the cost of development usually amounts to some hundreds of pounds per acre, and any reduction which can be made in it becomes a matter of real importance. Many towns complain that unreasonable demands as regards the development of sites are made upon builders by the local authorities.

According to the Sheffield by-laws, landowners, before letting land for building operations, must first sewer, channel, kerb and make roads. After the estate is fully built on, it is the custom for the local authority to call upon the persons who own the several

properties erected thereon to put the roads in a condition of substantial repair satisfactory to the Council, or, in default, the latter will do so at a charge of £1 5s. a yard frontage for back streets, and £2 10s. a yard for front streets, thus duplicating and needlessly increasing the expense.

Complaints are made that the local authorities are too exacting in certain districts. For instance, it is contended that where roads are not likely to be greatly used for traffic a lighter and less expensive road should be allowed. On this point Sheffield has made some slight concession by permitting tar macadam to be used on certain streets instead of the more expensive paving by granite or gritstone setts.

At present streets in the suburbs of Liverpool are required to be made on the same specification as main thoroughfares. A direct outcome of the application of this by-law is readily seen in the new suburbs, where, in residential areas, all streets are made practically of equal importance, whether main thoroughfares or secondary roads. Ultimately it would be to the great benefit of a growing district if the by-laws were relaxed, so as to allow some of the secondary roads to be treated in a much more rustic and pleasing way; also the cost of development would be greatly diminished.

For ordinary purposes in the suburbs a 30-ft. street is ample, provided that the main thoroughfares are carefully laid out; but, for the last few years, the narrowest "adaptable" street in Liverpool must be 36-ft. wide. If some of the secondary roads in residential parts were allowed to be made narrower and more lightly metalled, and treated more as avenues or lesser boulevards, the whole district so treated would be infinitely more desirable as a residential area than if all roads were made to one needlessly high specification at unnecessary large expenditure. Such a treatment of roads must, of course, be carefully prepared for the whole area beforehand; and, since the introduction of the Housing and Town Planning etc., Act, 1909, this procedure is possible, for, under the Act, the by-laws relating to road-making need not be adhered to. Estate owners developing large areas by proceeding under the Housing and Town Planning, etc., Act, gain this two-fold benefit—

- (1) Greatly reduced cost of development.
- (2) A more pleasing and desirable residential district.

Since the introduction of the Housing and Town Planning, etc., Act, 1909, the whole question of by-laws relating to street development in the districts surrounding a city requires

By-laws Relating to Street Development. complete and immediate revision.

The by-law governing the width of new streets provides that "every person that shall lay out a new main street shall so lay out such a street that the width thereof shall be 50 ft. at least," and "the person that shall lay out a new secondary street shall lay out such streets to the width of 42 ft. at least." New back streets must be paved to a minimum width of 9 ft. The corners of all new streets must be splayed off. The figure before 1908 for secondary streets was 36 ft. Builders make no complaints as to the width of the streets, but complain of the extra cost of paving entailed.

In many cases the paved portion of the streets is unnecessarily wide, and if the roadway were made narrower without diminishing the width of the street, and the space so saved thrown into small strips of gardens in the front of the house, adequate ventilation and light would be preserved, and the expenses of the builder be materially reduced.

In Liverpool it is provided by the Liverpool (Streets and Buildings) Act, 1908, as amended by the Liverpool Corporation Act, 1913, that no new street shall be laid out in the city exceeding one hundred and fifty yards in length without at least one intersecting street in every one hundred and fifty yards thereof. Somewhat similar provisions are in operation at Ealing, Finchley, and other places. Such a provision is very necessary where the method of development is to put the maximum number of houses of narrow frontage upon the land.

When local authorities or public utility societies try to build cottages on improved lines, they have to compete with those built on the old lines. Reducing the number of houses to the acre must add to the cost of land per house, and increasing the frontage to make back projections less obstructive, must add to the cost of road per house. If, in addition, there are regulations and Private Acts requiring frequent cross streets, expensive back roads, as is usual in Lancashire and Yorkshire, walls separating the backs of houses, and unnecessary height of rooms, the cumulative effect is often to make building on improved lines impracticable.

The Local Government Board does not interfere with local by-laws and requirements, unless appealed to, when its powers under section 44 of the Housing and Town Planning, etc., Act, 1909, are as follows—

If the Local Government Board are satisfied, by local inquiry or otherwise, that the erection of dwellings for the working classes within any borough, or urban or rural district, is unreasonably impeded in consequence of any by-laws with respect to new streets or buildings in force therein, the Board may require the local authority to revoke such by-laws or to make such new by-laws as the Board may consider necessary for the removal of the impediment. If the local authority do not within three months after such requisition comply therewith, the Board may themselves revoke such by-laws and make such new by-laws as they may consider necessary for the removal of the impediment, and such new by-laws shall have effect as if they had been duly made by the local authority and confirmed by the Board.

Shortly after the Housing, Town Planning, etc., Act, 1909, became law, builders in Gateshead tried, by means of this clause, to get a local by-law abrogated which they considered unnecessary and burdensome. The Local Government Board Inspector reported, however, that "there was no lack of working-class accommodation in the borough," and so the Board refused to act. This gave rise to the impression, among builders, that the Board would not interfere unless it could be shown that building was virtually stopped because of certain by-laws. As this would always be difficult to prove, they became discouraged (probably with little reason), and no action whatever has resulted from this clause.

In considering the question of by-laws, the powers given to local authorities by their private Acts of Parliament should not be overlooked.

While the broad lines of development are decided by local by-laws, and special powers are given to corporations by private Acts of Parliament, within these limits there is a good deal of elasticity, and in any given case the local authority may interpret its own requirements as harshly or as leniently as it likes.

The model by-laws issued by the Local Government Board, indeed, make it clear that a considerable amount of discretion in their interpretation must be left to the local authorities. Thus, a street is to be laid out "at such a level as will afford the easiest practicable gradients" (Par. 4). If a site requires to be raised,

it shall have "properly deposited thereon a layer or layers of sound and suitable material sufficient to elevate such site to an adequate height" (Par. 12). For drainage, the builder is required to use "good, sound pipes of adequate size, and, if of iron, properly supported. They have to be properly supported; they have to be properly trapped, provided with adequate means of access" (Par. 62), etc.

In the words of a Local Government circular addressed to District Councils in August, 1912—

By-laws with respect to new streets and buildings are intended to operate in the interests of the inhabitants, and to prescribe reasonable standards to which building development may fairly be called upon to conform with a view to securing the stability, protection from fire, and healthy conditions, and it is obviously undesirable that the by-laws in any area should afford any ground for the suggestion that they are either unnecessarily restrictive or obsolete in character.

The circular also indicates that the revision of existing by-laws is necessary in many districts, and points out that "new methods of construction and design will almost inevitably demand periodical revision of by-laws." Although this circular is addressed principally to rural districts, its contents apply to many towns and urban districts.

In the circumstances, therefore, would it be wise to relax existing by-laws to any considerable extent so long as the present disorderly development of building areas continue? Complaints are largely concerned with the fact that, as already mentioned, roads which are only used for secondary traffic have to be made as though required for heavy traffic; but without an orderly method of town development the future use of any road can never safely be foretold, and it would in many instances lead to serious cost in the future if all secondary roads were constructed on the assumption that they would never be required to serve any other purpose. A relaxation of by-laws should, however, be made conditional upon the adoption of a more orderly method of town development. When this is done all existing building by-laws should come under review and new regulations be made governing the development of building areas. Local authorities should be authorized to relax their usual regulations where landowners are willing to develop building areas of not less than three acres under

better conditions than the minimum required. Already the Housing and Town Planning, etc., Act, 1909, contains such provisions as those which are proposed. Section 55 (2) of the Act provides that---

Special provisions shall, in addition, be inserted in every town planning scheme . . . for dealing with any special circumstance, or contingencies for which adequate provision is not made by the general provisions, and for suspending, so far as necessary for the proper carrying out of the scheme, any statutory enactments, by-laws, regulations, or other provisions under whatever authority made, which are in operation in the area included in the scheme.

They come into effect, however, when a complete town planning scheme for a particular area has passed through all its stages.

In cases where town planning methods of lay-out are adopted the following are considered to be the estimated additional cost of road construction.

**The Cost of Land
Development
under
Town Planning
Schemes.**

(1) An additional expenditure will be incurred in regard to street and sewer work, due to the increase of frontage from 15 ft. to 25 ft. This extra cost will vary with the relaxations as to width, etc., permitted, but the sum of £5 should be adequate to cover the increased cost. Given wise relaxations there need hardly be any increase at all.¹

(2) Back streets and passages should disappear under town planning schemes, and, so far from extra cost being incurred on this account, some valuable economies can be secured in those areas in which by-laws still require the provision of these back streets and passages.

(3) When houses are set back 20 ft. from the footway an extra cost of about £3 per house will be incurred in the construction of paths, drains and fences.

(4) As provision has already been made for greater expenditure on frontage cost, and, as under town planning schemes the planning of side roads will be dealt with scientifically, and not in the present wasteful fashion, no extra cost need be allowed for extra expenditure on side roads.

(5) The expenditure on road construction, due to the more

¹ The figures which are quoted above and which follow are pre-war and may now be taken to be approximately three times as much.

ample provision of open spaces, can only be determined when an actual scheme is under consideration. If conditions of rigid economy must be observed then the residents must depend for amenity on their own large gardens, and if town planning brings only this amenity to them, it will have rendered an incalculable service—quite apart from that to be obtained by the provision of other forms of open spaces. In comparing, therefore, the cost of development under new methods, with the cost of development under old methods, it will not be fair to add an estimate for additional cost on this score, for, however desirable these additional open spaces may be, their cost is a cost over and above that which is necessary to secure a large measure of amenity.

(6) For a similar reason the cost of constructing main arterial roads cannot fairly be added to the cost of developing cottage sites. The need for constructing arterial roads is, for the greater part, a traffic need, and not a housing need. Moreover, while the preparation of town planning schemes provides the most economical method of securing these main arterial roads, they must be incurred whether town planning schemes are prepared or not.

The items of extra cost are, therefore, two, viz., that due to the increase in the frontages of cottages and that due to the set-back of these from the footway. These items together represent an extra pre-war cost of £8, viz., £5 for extra road and sewer cost, and £3 for extra paths, drains and fences.

But where the by-laws provide for expensive back streets and for the construction of cross roads at frequent intervals, then the preparation of a town planning scheme gives local authorities power by suspending these conditions for the areas included in the scheme, to enable land developers to save a sum equal to the amount of £8.

In dealing with the cost of cottage building under town planning schemes it is essential that confusion of thought should be avoided. It should be realized that the question is not one of general cost

**The
Cost of Cottage
Building under
Town Planning
Schemes.**

of building cottages under town planning schemes, but of the difference, if any, in the cost of building cottages under the town planning schemes.

In other words, it is a question as to whether there will be an

increase in the cost of building houses of similar cubical content when built in a different way.

A little consideration will make it clear that increased expenditure on cottage building may result from town planning schemes—

(a) By the breaking up of long lines of buildings and the substitution of pairs of cottages, or blocks of four, six and eight cottages grouped together;

(b) By the increase of the frontages so as to enable rooms to be built broad, and not deep—thus giving ample room for sunlight to reach every part of every room.

Councillor Harold Shawcross, of Rochdale, in his report prior to the war on the "Cost of Development," gives the ascertained priced cost of building semi-detached houses, compared with the cost of building twelve houses in a row, as £13 more per house.

Those engaged in the development of estates may prefer to build in blocks of four, six and eight houses, in which event the extra cost, as compared with the cost of a row of twenty houses built without a break, will be from £5 to £10 per house.

In regard to (b) there can be no doubt that, under town planning schemes, not only will the frontage space of cottage sites be increased, but the actual building frontage will be increased.

The effect of thus widening the frontage may affect the cost in two ways—

- (1) By the increase in the length of roads to be made; and
- (2) By the increase in the cost of brickwork.

The first of these has been dealt with in the chapter on the cost of land development under town planning schemes.

In regard to (2) it may be pointed out that the cost of the brickwork need not be greater as a result of the wider frontage, always provided that—

- (a) The cubical contents of the houses in both cases is the same; and
- (b) That projections from the main building are avoided.

The old type of suburban cottage with a 15 ft. frontage is really a wasteful form of building, for it is narrow and deep. It usually has a depth of 24 ft. to allow of two rooms each 12 ft. deep. In addition to this, a costly projection in the form of a scullery adds to the cost of the brickwork.

The cottage with a 20 ft. frontage need not be so deep, and the shape of the house may, therefore, more nearly approach the perfect square—the form which gives the maximum cubical content with the minimum of brickwork.

It would appear, therefore, that the only item of additional building cost in cottages built on areas developed under town planning schemes is one of from £5 to £10 on pre-war figures, due to the breaking-up of the long rows of houses into blocks of from two to eight houses.

What then is the extra cost involved in adopting the new standard of ten houses to the acre on land developed in accordance with

**The Possibilities
of Providing
Cottages for
Workmen under
Town Planning
Schemes.**

town planning schemes, as contrasted with the old standard of forty houses to the acre on land developed with 36 ft. streets under the old method of lay-out?

(1) It has been found that the price of the plot of land under the new conditions is £10 more than under the old conditions.

(2) The extra expenditure on roads, sewers, paths and drains, due to the adoption of the new methods of planning, has been ascertained to be about £8 per house, but the addition to the cost can be reduced to nil where by-laws require the provision of back streets and passages, and where these can be suspended in the framing of town planning schemes. Under the new system as laid down in the Housing Manual not only will there be no additional cost but a considerable saving will be effected.

(3) The extra cost of building construction has been ascertained to be from £5 to £10 per cottage.

Taken together, these make a total of from £23 to £28 per cottage. The resultant cottage, as compared with the old type of cottage, possesses the following advantages—

- (a) It has four times as much garden land;
- (b) It has an average frontage of 25 ft. and a building frontage of 20 ft. instead of an average frontage of 15 ft.;
- (c) It is constructed so that every room is well lighted and healthy, and is, in the best sense of the term, a healthy home for a workman and his family.

What, then, will this extra cost of from £23 to £28 mean to tenants of cottages in annual and weekly rents?

Taking a period of forty years for the repayment of capital and interest on the annuity system, and the rate of interest as 4 per cent., an annual sum of £5 1s. 0½d. must be paid per £100, or 6½d. to 7d. per week.

These figures, it must be remembered, are pre-war and may now be taken to be approximately three times as much.

CHAPTER XL

CONCLUSION

It may be suggested that every local authority shall be required to prepare, within a specified time, what may be termed a preliminary scheme by which the more simple conditions referred to previously can be applied to the whole of its un-built-on area. The following are some of the principal matters which should be dealt with in this preliminary scheme—

Preliminary Scheme.

(1) The fixing of the maximum number of houses which may be built per acre. Such general limitation might be adjusted in greater detail for the different areas if and when a complete planning scheme is subsequently adopted.

(2) The fixing on all existing roads of such building lines as will reserve sufficient un-built-on width to meet any probable future widening required by the traffic.

(3) Such modification of by-laws as to streets and buildings as will facilitate development on the improved lines now generally recognized as desirable.

(4) The securing of routes for any new main communication roads, whether local, regional or national, the need for which is recognized.

If these proposals were adopted, all the possible building land of the future would be protected from the worst evils of uncontrolled development. The main lines of sound expansion would be secured for both town and village without a prohibitive amount of detailed work in connection with ownership, surveys, individual notices, negotiations, etc., and the most essential precautions need not be delayed until all the difficult matters connected with the complete town planning schemes had been worked out. Nor would this immediate protection stand in the way of a complete town planning scheme being applied in any given area at a later stage and after due consideration. Working men, especially those of the younger generation, are becoming increasingly dissatisfied with their housing accommodation. The educational work of housing reformers, and the example set by the garden suburbs in various parts of the country, have quickened a desire

for houses containing more breathing space. But these can only be provided if land is available at a moderate price. It was reported at the International Housing Congress of 1913, that out of thirty-four garden suburbs schemes three allowed for a maximum of thirteen or fourteen houses per gross acre. Now if we take twelve houses per acre as an average figure, it will be seen that every £100 of cost per acre on land is equivalent to a weekly cost of 1½d. per house. The dearest land which had been used for garden suburbs is £500 per acre at Hampstead and £400 at Liverpool and Coventry, exclusive of the cost of roads and sewers. But in all these cases, the high cost of land, as we are assured by those responsible, has been a serious handicap. Generally speaking, and assuming that the cost of development (*i.e.*, making roads, constructing sewers, etc.) is not more than about £300 per acre, it may be said that for housing the working classes on garden suburb lines not more than £250 or £300 per acre should be paid for the undeveloped land. This would involve a weekly charge of about 4½d. for rent of land, or 9d. including the cost of roads and sewers. When more than £400 is paid for land, either rents must be charged which are unduly high, or the houses must be crowded together.

The following table shows how differences in land value affect that rent, assuming different degrees of density of development.

(a) Cost of Land.

The table refers solely to the cost of land and leaves out of account all development costs (for roads, sewers, etc.). Four per cent. interest on the purchase price of the land is assumed in calculating the cost per week.

Weekly cost of land per house assuming that the number of houses per acre are—

Cost per Acre, freehold—	10	12	15	20	25	30	40	50
£	d.	d.	d.	d.	d.	d.	d.	d.
50	0·92	0·78	0·61	0·46	0·36	0·31	0·23	0·18
75	1·38	1·16	0·91	0·69	0·54	0·46	0·34	0·27
100	1·84	1·54	1·22	0·92	0·72	0·62	0·46	0·36
150	2·77	2·31	1·83	1·42	1·12	0·93	0·71	0·56
200	3·68	3·07	2·44	1·84	1·44	1·24	0·92	0·72
300	5·52	4·61	3·68	2·76	2·20	1·84	1·38	1·10
400	7·36	6·15	4·88	3·68	2·88	2·48	1·84	1·47
500	9·20	7·69	6·10	4·60	3·68	3·05	2·30	1·84
600	11·04	9·22	7·36	5·52	4·40	3·68	2·76	2·20
750	13·80	11·53	9·10	6·90	5·50	4·60	3·45	2·75
1,000	18·40	13·38	12·20	9·20	7·36	6·10	4·60	3·68

With a density of forty houses per acre (the normal density for the cheaper class of house in large towns), every £50 per acre spent on the freehold of undeveloped land only equals about a farthing added to the weekly rent, while every penny added to the rent enables the builder to pay another £220 per acre for the land.

This apparent insignificance of the price paid for the site is only a result, however, of the excessive crowding of houses upon the ground. The fact is that the working man, with his present wage, can only pay a certain limited sum for housing accommodation, and, if the cost of the land is raised, he must be satisfied with less accommodation. In the country, where the land is apparently cheap, most houses have gardens, but, as it becomes dearer, these become smaller and smaller, finally being superseded by back yards which, in their turn, decrease in size with the increasing cost of land, until they are reduced to the bare minimum required by local by-laws.

Thus the effect of the high cost of land is to crowd houses together. The long dreary rows of cottages, "cribbed, cabined and confined," which are to be seen in every town in England, are mainly attributable to this cause—a fact which it is essential to realize if we are to understand and grapple with the problem of urban housing.

It is frequently asserted that if instead of, say, twenty-four houses per acre, only twelve are built, the cost of road and sewers per house would be doubled. If this were true it would be a serious objection to the policy of limiting the number of houses per acre. As a matter of fact, however, if roads are suitably planned, the cost of road and sewer may be actually less per house with twelve houses to the acre than twenty-four. This is because in the usual development with rows of cottages, on account of the number of cross-roads required, a large proportion of frontage serves no directly useful purpose, but is occupied by the depth of the buildings and plots. A more open method of development would allow of a more economical arrangement of roads; back roads, which are now required in many places, could be dispensed with entirely. This fact is fully demonstrated, with the help of diagrams and figures of costs, in a pamphlet by Mr. Raymond Unwin, F.R.I.B.A., entitled *Nothing Gained by Overcrowding* (published by Garden

**Cost of
Development.**

Cities and Town Planning Association, 3 Gray's Inn Place, W.C.), from which the table given below is extracted.

Of course, if the cost of land remains the same in both instances, the rent of a house standing on a comparatively large plot of ground is somewhat higher than the rent of one built under the old overcrowded conditions, but the advantage gained by the more open development is out of all proportion to the small addition to the rental. This is shown by the two examples of the cost of developing a plot of ten acres in different ways, given in the table below. It will be noted that in Scheme I, with land at £500 an acre, the weekly rent to cover land, roads and sewers, is 8d. for a small plot of 82½ square yards, as compared with 11½d. for a plot more than three times the size.

In Scheme II, where the cost of land is taken at £300 an acre, and a somewhat different method of development is assumed, the advantage of the more open development is even more striking. Here the weekly rent of a plot of 398 square yards is only 1½d. more than for a plot of only a quarter the site, even assuming that the restriction in the number of houses per acre does not affect the price of land. Quite apart from the other advantages of having more open space round the house, the value of the produce which could be grown on the larger plot would be very much greater than the additional rental, even in Scheme I.

	SCHEME I.		SCHEME II.	
	Ordinary rows of cottages with wasteful arrangement of roads.	With economical arrangement of roads rendered possible by open development.	Ordinary rows of cottages with wasteful arrangement of roads.	With economical arrangement of roads rendered possible by open development.
Number of Houses .	340	152	252	106
Average size of plot.	83½ sq. yds.	261½ sq. yds.	98 sq. yds.	398 sq. yds.
	£ s. d.	£ s. d.	£ s. d.	£ s. d.
Cost of Roads .	9,747 10 -	4,480 10 -	7,942 - -	2,478 - -
Cost of Land .	5,000 - -	5,000 - -	3,000 - -	3,000 - -
Total Cost of Land and Roads per House .	43 7 6	62 7 5	43 8 6	51 13 7
Equivalent Ground Rent per week (on a 4% basis) .	8	11½	8	9½
Price of Plot per sq. yard .	10 4½	4 9½	8 10½	2 7

A further objection which may be urged to limiting the number of houses per acre is that towns would grow to an unwieldy size, and that there would be an additional distance to be travelled between the centre and the circumference. It must be remembered that the area of a circle increases not in proportion to the radius, but to the square of the radius; in other words, assuming that a town expands symmetrically from the original centre outward, then the larger it grows the less will be the relative increase in the distance from the centre which year by year marks its expansion. Again, it is a common experience that as towns grow a development takes place which is analogous to the division of functions in the organic body, and the new centres gradually arise in response to the varied needs of the community.

Thus, as more and more building land comes under development, all such land should be compelled to contribute a share towards the social betterment of the rising community by providing a certain portion of the estate developed as an open space or other facilities of recreation and social improvement. Such a policy would be far wiser than the provision of open spaces in crowded neighbourhoods, which are likely to be utilized in the not distant future for commercial purposes.



SECTION IX

LEGISLATION OF 1919

"The most urgent of the questions facing us in these days of reconstruction is the question of housing. Even before the war the deficiency in housing accommodation in town and country alike was very great. Now it is immense. Unsparring efforts will be required in order to meet the demand. We are absolutely bound to make a genuine and sustained effort to secure that every man, woman and child shall have such accommodation as will enable him or her to live in health and honour. The overcrowding in some regions, both urban and rural, ought to fill us with shame. It is, of course, a fruitful source of immorality as well as disease. We have too long acquiesced uncritically in these conditions. Drastic reform is necessary, and clergy and churchmen and church women everywhere ought to press for such reform, and do everything they can to secure generous and systematic improvement. The Housing and Town Planning Bill, 1919, has now passed into law; and every effort should be made to master its provisions so that the advantages which it offers may be widely used. I hope that clergy will not only become familiar with the provisions themselves, but help others to a like familiarity."—THE ARCHBISHOP OF CANTERBURY in a message in the "*Canterbury Diocesan Gazette*," August, 1919.

CHAPTER XLI

HOUSING, TOWN PLANNING, ETC., ACT, 1919 (9 & 10 GEO. 5, c. 35)

THE Bill was introduced by Dr. Addison as President of the Local Government Board and was ordered by the House of Commons to be printed on the 18th March, 1919. It was supported by Mr. Munro, Mr. Attorney-General, Major Astor and Sir Arthur Griffith-Boscawen, and it contained thirty-four Clauses and four Schedules. The Bill was referred after its second reading to Standing Committee A. As amended by that Committee it contained forty-six Clauses and five Schedules. It passed its third reading in the House of Commons on 27th May, 1919. The Act contains fifty-two Sections and five Schedules. The date of the Act is 31st July, 1919.

The following abstract summarizes the salient points section by section. References to Part I, Part II, or Part III are to those parts of the Housing of the Working Classes Act, 1890. The local authorities outside London are the Borough, Urban, and Rural District Councils. As to London, see section 41. The Ministry

means the Ministry of Health. The Act is given in detail in Appendix E.

The Central Authority responsible for the administration of the Housing Acts is the Ministry of Health which, by Order in Council, superseded the Local Government Board on the 1st July, 1919, in accordance with the Ministry of Health Act, 1919.

**Central
Authority.**

The work of the Ministry is divided into Departments and Divisions. Among the former is the Housing Department.

The present organization of the Housing Department is as follows:

There is a Director-General of Housing with an Assistant Director and also two Assistant Secretaries of the Ministry who are concerned entirely with housing.

Under these there are—

1. A Head-quarters Staff and
2. A Regional Staff.

1. HEAD-QUARTERS STAFF.—This is divided into (a) administrative and (b) technical; the technical branch consists of sections dealing with

- (1) Acquisition of land.
- (2) Lay-outs.
- (3) House plans.
- (4) Quantities, specifications and tenders.
- (5) Materials and other matters.

The provision of material and labour for the new houses has for some time past been the care of a special section of the Ministry called the Production Branch, which works, of course, in co-operation with the other departments of the Government, which are primarily responsible for these matters. In addition to surveying and estimating the needs and resources of the country as a whole, and making arrangements with appropriate departments for the manufacture and transport of building material, the branch is now busy perfecting an organization to assure that the best use is made of local materials and resources. Each housing commissioner's district will have its "production officer," who will be concerned in arranging for local supplies of building materials and labour, so far as these supplies may be used practicably, and for arranging measures to facilitate transport. With these officers

will work advisory committees of expert local men to assure that the fullest local knowledge and experience are available. That the main difficulty will be labour rather than material is already evident.

(6) Town Planning.

2. REGIONAL STAFF.—The country is divided into eleven regions, to each of which a Housing Commissioner is appointed except in the case of the Metropolitan District for which there is a Housing Board. The Housing Board and each of the Commissioners has a small administrative and technical staff answering very much to the staff at headquarters. The Housing Board comprises Sir Tudor Walters, Sir Kingsley Wood, and Mr. Strauss.

In connection with the Government policy of affording temporary assistance for the provision of houses for the working classes, Dr. Addison, when President of the Local Government Board, appointed Sir James Carmichael, building contractor, London, and chairman of the Munition Works Board, as Director-General of Housing in England and Wales, in charge of the departmental organizations set up for the purpose of carrying the policy into effect. Local housing commissioners, who will act under Sir James Carmichael's direction, are being appointed to assist local authorities in the preparation and execution of schemes of housing, and the central staff is being augmented by the appointment of technical experts.

Measures are being taken by the Ministry to prevent avoidable delay in the clearance of slum areas. In each of the housing regions into which the country has been divided for administrative convenience, a deputy commissioner, provided with the necessary staff, and working through the local authorities and their medical officers of health, is to devote himself solely to work for the amelioration of the slum problem.

The Ministry of Health issued in August, 1919, circulars to local authorities explaining the provisions of the Housing, Town Planning, etc., Act, 1919. They have also issued regulations for the purpose of the compulsory acquisition of land for housing, and a circular dealing with the application of the Act to the administrative county of London. These will be found in the Appendix.

Steps are being taken by the Ministry—already with considerable

success—to enlist the services of appropriate voluntary societies in disseminating knowledge of the national need and value of enlightened housing reform and of the measures that may be taken, both by the individual and by his community, to ensure new housing on well-considered principles.

The President of the Local Government Board appointed in June, 1919, an Advisory Council to give advice and assistance to the Board in connection with the Government housing scheme, with the object of making constant use of this council in the consideration of many large questions which are arising, and arranging also that the council should form a nucleus for the constitution of sub-committees, with additional members, to consider detailed and technical questions. The council is under the chairmanship of Sir. J. Tudor Walters, M.P., who was chairman of the Committee on Building Construction, and is also chairman of the Housing Group of the House of Commons. The following is a list of the other members of the council: Messrs. H. R. Aldridge, Secretary of the National Housing and Town Planning Council; Neville Chamberlain, M.P., ex-Lord Mayor of Birmingham; and W. Dunn, F.R.I.B.A.; Sir Gilbert Garnsey, K.B.E., Financial Adviser to the Ministry of Munitions; the Right Hon. Henry Hobhouse, Chairman of the Somersetshire County Council and Vice-chairman of the County Council's Association, Chairman of the Housing (Financial Assistance) Committee appointed by the Minister of Reconstruction; G. W. Humphreys, Chief Engineer to the London County Council; R. L. Reiss, Secretary of the Garden Cities and Town Planning Association, member of the Hobhouse Committee on Housing (Financial Assistance); E. Selby, F.S.I.; E. J. Brown, member of the Joint Industrial Council for the Building Trades; R. Wilson, Secretary of the Amalgamated Slaters' and Tilers' Provident Society, member of the Joint Industrial Council for the Building Trades; Lady Emmott, Chairman of the Women's Housing Sub-Committee of the Advisory Council of the Ministry of Reconstruction; Mrs. E. Barton, member of the Women's Housing Sub-Committee; and Mrs. Sanderson Furniss, member of the Women's Housing Sub-Committee, member of the Executive Committee of the Garden City Association.

The following questions have already been considered by

sub-committees of the council, under the chairmanship of the members named below—

(1) Standardization of materials and the use of new methods of construction (Chairman, Mr. W. Dunn).

(2) Revision of forms of contract (Chairman, Mr. G. W. Humphreys).

(3) Revision of forms of specification and schedules (Chairman, Mr. E. Selby).

(4) Financial safeguards required in connection with housing schemes (Chairman, Sir Gilbert Garnsey).

The authorities under the Act are the sanitary authorities, viz., the County Councils, Borough Councils, Urban District

The Local Authorities. Councils, Rural District Councils and Metropolitan Borough Councils.

PART I.—HOUSING OF THE WORKING CLASSES.

1. Every local authority must, before 31st October, 1919, and thereafter as often as occasion arises or within three months after notice submit to the Minister a scheme for the exercise of their powers under Part III of the Act of 1890.

**Schemes Under
Part III of
Act of 1890.**

The local authority shall furnish estimates of the cost of the scheme and rents to be derived from the houses provided under it. Schemes must be of suitable architecture and must preserve the amenities of the district, and the Ministry may require as a condition of approval the employment of an architect. When approved by the Minister a scheme is binding on the local authority. Where the authorities concerned or the Ministry are of opinion that such a step is desirable they may submit joint schemes to be carried out jointly or severally.

A scheme under this section shall specify—

(a) the approximate number and the nature of the houses to be provided by the local authority;

(b) the approximate quantity of land to be acquired and the localities in which the land is to be acquired;

(c) the average number of houses per acre;

(d) the time within which the scheme or any part thereof is to be carried into effect.

Proposals by other bodies and persons for providing housing accommodation must be taken into account by both the central and local authorities.

2. The local authority must carry out a scheme within the time specified in the scheme or within such further time as may be allowed by the Ministry.

3. If the local authority have failed to fulfil or
Power of County Councils and Ministry of Health to act in place of Local Authorities. are not prepared to fulfil their obligations under the Act, the Ministry may transfer to the County Council the power to act in place of the local authority, who remain liable for the expenses.

4. If any local authority or County Council fail to fulfil their obligations the Ministry may themselves prepare and carry out any scheme prepared by the local authority or Council, or by two or more local authorities, and shall for the purpose have all the powers of a local authority under the Housing Acts.

Any expenses incurred by the Ministry in the exercise of such powers shall be recoverable from the defaulting local authority as a debt due to the Crown.

5. The Ministry may by order require the local authority to make and execute a Part I (improvement) or Part II (reconstruction) scheme under the 1890 Act for any area within their district. If the local authority fail to make and carry out the scheme within the time specified in the order, the Ministry may either order the County Council to act, or themselves make and carry out the scheme and the provision of the last two foregoing sections of this Act in regard to the powers of County Councils and the Ministry shall apply.

Slum Clearances. 6. Where a representation is made to the Ministry that the local authority of any county district have failed to exercise their powers, the Ministry may direct the county medical officer of health to inspect such district, and to make a report to the Ministry as to the need for Part I or Part II schemes under the 1890 Act in the district.

7. Government subsidies will be given in accordance with regulations of the Ministry, for any scheme approved under section 1 of this Act or the carrying out of a re-housing scheme, under Part I or Part II of the 1890 Act if the scheme is carried out within such period after the passing of this Act as may be specified by the Ministry
Financial Provisions.

with the consent of the Treasury. Such regulations shall provide that the amount of any annual payment to be made under this section shall

(a) in the case of a local authority, be on the basis of the estimated annual loss which exceeds the estimated annual produce of one penny in the pound levied in the area chargeable with the expense;

(b) in the case of a scheme for the provision of houses for persons in the employment of or paid by a County Council or a statutory committee thereof, be an amount equivalent to 30 per cent. of the annual loan charges.

The regulations shall include provisions—

(i) for the reduction of the amount of the annual payment in the event of failure on the part of the local authority to secure due economy in carrying out and administering the scheme, to charge sufficient rents, or otherwise to comply with the regulations;

(ii) for the determination of the manner in which the produce of a rate of one penny in the pound shall be estimated; and

(iii) for any adjustment of any difference between the estimated and the actual annual produce of the said rate of one penny in the pound.

The regulations shall be laid before both Houses of Parliament and if an address be presented by either House, within twenty-one days on which that House has sat next after any such regulation is laid before it, praying that the regulation may be annulled, His Majesty in Council may annul the regulation.

In order to qualify for financial assistance, a scheme for the provision of new houses must be completed within three years from the passing of the Act of 1919, or such further period as the Minister may allow, regard being had to the supply of labour or materials, and any other circumstances (local or general) affecting the carrying out of the schemes. In view of the great urgency of the problem it is expected that in normal circumstances schemes will be completed within the period of three years.

March 31st, 1927, has been fixed as the date by which it is expected that stable conditions may have been reached, as regards both building prices and the rents of houses. The State will continue after that date to meet the annual losses exceeding the produce of a penny rate, providing that due

economy is being observed and sufficient rents are being charged for the houses.

The original cost of building will be subject to the approval of the Ministry, and it may be taken that any item of expenditure so approved will not be treated as excessive or extravagant for the purpose of the calculation of the amount of the subsidy. In the case of any difference of opinion between the Minister and the local authority as to the sufficiency of the rents of the houses, or the adequacy of the arrangements for supervision, management, or administration, the question at issue will be referred to an independent arbitrator.

The State subsidy is intended to relieve the local authority of the abnormal charges due to a temporary inflation of prices consequent upon the war, and the local authority will be required to secure the best rent which can reasonably be obtained from the class of tenants for whom the houses were provided. The rent to be aimed at is therefore the rent which will give a fair economic return, not on the present cost of building, but on the cost of building when prices have reached a normal level. It is clearly impossible to forecast at the present time exactly what this cost will be.

The Commissioners of the Treasury notified in the *London Gazette*, 9th September, 1919, that the following rates of interest are to be charged as from 1st September, on loans

**Interest on
Housing Loans.**

from the Local Loans Fund for Housing—

Loans in respect of schemes not receiving subsidy under the Housing Acts: (a) To companies and private persons limiting their profits to 6 per cent. per annum (subject to income tax)—not exceeding 30 years $5\frac{1}{2}$ per cent., not exceeding 40 years $5\frac{3}{4}$ per cent.; (b) to companies and private persons not so limiting their profits—not exceeding 30 years 6 per cent., not exceeding 40 years $6\frac{1}{4}$ per cent.

Loans in respect of schemes receiving subsidy under the Housing Acts: Loans to local authorities secured on local rates, any period $5\frac{1}{2}$ per cent.; loans to public utility societies limiting their profits to 6 per cent. per annum, as defined by the Housing Act, 1919 (subject to income tax)—not exceeding 30 years $5\frac{1}{2}$ per cent., not exceeding 50 years $5\frac{3}{4}$ per cent.

As a purely temporary measure until a permanent rate can be fixed—which will be done shortly—there is to be included in the

mortgage in respect of any such loans (whether to local authorities or public utility societies) a condition that the above rates are provisional only, and may be revised when permanent rates can be fixed, such revised rate to run from the commencement of the loan.

The rate of interest on loans from the Local Loans Fund has been fixed provisionally by the Treasury at $5\frac{1}{2}$ per cent., but this rate depends on the market and is liable to revision. The rate of interest on which loans may be raised by the local authority in the open market for the purpose of State-aid schemes will be dealt with in regulations under section 7 of the new Act, which are shortly to be issued. The Ministry of Health has invited municipal organizations to appoint members to a committee to consider steps to be taken to facilitate the raising of capital by local authorities for housing schemes and to make suggestions for model forms of security.

The raising of local loans to finance housing schemes makes better progress in the North than in the South, a fact which is in all probability due to the greater familiarity of north-country people with this form of investment. For years past many north-country towns have raised a considerable share of their municipal capital by short-term loans, the security for which may be the town's rate-revenue or its property or both. The loans are issued in multiples of from £20 to £100 at a fixed rate of interest, withdrawable at three months' or six months' (or longer) notice on either side. Traders, artisans and others have found their municipal treasurer a handy and not unprofitable "custodian" for their savings, and investors' lists of some towns comprise hundreds of names of working men.

8. County Councils shall have power to provide houses for persons in the employment of or paid by the Council or a statutory committee thereof. Where money is borrowed by a County Council for such purposes the maximum period for repayment shall be eighty years and not thirty as provided by the Local Government Act, 1888.

This section applies also to the Lancashire Asylums Board, the West Riding of Yorkshire Asylums Board or other body constituted for the purpose of the administration of the Lunacy Acts.

9. Where land is acquired compulsorily under Part I or Part II of the 1890 Act the compensation to be paid for the land,

including any building thereon, shall be the value at the time the valuation is made of the land as a site cleared of buildings and available for development.

**Provision as to
the Acquisition
and Disposal
of Land, etc.**

If in the opinion of the Ministry it is necessary that provision should be made for re-housing, or for the land or part thereof being laid out as an open space, the compensation payable shall further be reduced in accordance with the rules set forth in the First Schedule of the Act.

10. Where an order authorizing a local authority to purchase land compulsorily for the purpose of Part III of the 1890 Act has been made and confirmed under Part I of the Housing and Town Planning, etc., Act, 1909, then at any time after notice to treat has been served, the local authority after giving not less than fourteen days' notice to the owner and occupier of the land may enter and take possession without further formalities. Tenants with an interest for a year or from year to year may be given fourteen days' notice to quit, subject to compensation.

11. The Ministry need not confirm a compulsory order for the acquisition of land for housing which is opposed, if they consider the land unsuitable. Any order for the compulsory acquisition of land by a local authority may be confirmed by the Ministry during the two years next following the passing of the Act without a public inquiry.

In a circular of 2nd May, 1919, the Local Government Board set out the procedure to be followed by local authorities in arranging for the acquisition of sites for housing schemes.

**Procedure for
the Acquisition
of Sites.**

Experience has shown that in some instances a modification of that procedure may be an advantage and may result in expedition. Under the arrangements described in the former circular it has been the practice to ask the valuer to supply a copy of his valuation of the site, which valuation may be taken to represent the fair market value. It has been represented to the Local Government Board that in some instances failure to treat the valuation as confidential has tended to prejudice the conduct of subsequent negotiations by the local authority or by the district valuer. It is therefore suggested that, if it is considered that time would be saved or that the procedure is otherwise preferable, local authorities should, after obtaining the opinion of the Housing Commissioner that the site in question

is generally suitable as a housing site, request the district valuer of the Land Valuation Department to negotiate with the owner or his agent without first reporting his opinion of the value. The district valuer will in such a case interview the owner and report that he has agreed a price which he can recommend for approval by the Local Government Board, or that the negotiations have failed. When the valuer reports the result of his negotiations and submits the price at which the local authority can acquire and which he can recommend for approval, it will be for the local authority to decide whether they propose to acquire the land and to enter into a provisional agreement for its purchase.

The Local Government Board announced in June, 1919, that the following procedure is to be adopted by local authorities after the Board have approved the house plans in order to obtain tenders and to submit a provisionally accepted tender to the Board for approval—

(1) When the Board have approved the house plans, the local authority or public utility society, as the case may be, will proceed as soon as possible to obtain tenders and submit the provisionally accepted tender to the housing commissioner in order that the Board's approval of the tender may be obtained.

(2) It is not necessary that any approval of the commissioner or the Board should be sought at any stage between the approval of the house plans and the approval of the tender, but it is desirable that the local authority or society should keep in close touch with the commissioner throughout, and for this reason the procedure set out below provides for *copies* of the various documents being sent to the commissioner.

(3) The local authority or society should appoint their quantity surveyor before the Board's approval of the house plans is given, in order that he may be able to start work immediately the Board have approved the house plans. He may often be able to do a certain amount of preparatory work even before the house plans have been finally approved.

(4) The Board consider that the *maximum* time between the approval of the house plans and the submission of a provisionally accepted tender should be five weeks, made up as follows—

From the receipt of the Board's approval of the house plans to the completion of the preparation of the quantities and the delivery of the bills of quantities to contractors	3 weeks
Preparation and delivery of tenders	1 week
Adjustment and final provisional acceptance by the local authority or society	1 week
	<hr/> 5 weeks <hr/>

The above periods must be regarded as the maximum and every endeavour must be made to reduce them as far as possible.

(5) The following action should be taken as soon as the Board's approval of the house plans is received—

(a) Prepare final specifications and send a copy to the commissioner.

(b) Prepare bills of quantities for and obtain tenders. The bills of quantities will be accompanied by a schedule in which the net rates of payments for labour and for materials will be inserted by the contractor, and forwarded

to the local authority or society at the time of sending in the tender in order to show the basis on which the prices in the quantities are calculated.

(c) An unpriced copy of the quantities and schedule must be sent to the commissioner as soon as prepared by the local authority or society.

(d) A list of the tenders received showing the amount of each tender and the name and address of each tenderer, a copy of the tender which is provisionally accepted or which it is proposed to accept, and a copy of the contract conditions and form of agreement proposed to be adopted must be sent to the commissioner for the approval of the Board.

(6) The Board hope to issue at an early date—

(a) A model form of specification.

(b) A model form of schedule to show the net rates of payment for labour and materials.

(c) A model form of agreement and conditions of contract.

(7) If modifications or economies are required by the Board owing to the excessive cost or otherwise, the Board's approval will be given subject to the carrying out of such modifications or economies during the progress of the work and they must be dealt with as variations and adjusted at the final settlement of accounts with the contractor. This arrangement should prevent delay in proceeding immediately with the work.

(8) After the work has begun, any variation of the scheme as approved must be reported at once to the commissioner. Wherever possible the report must be made before the work involved in the variation is begun, and if the variation is disallowed no increase of cost caused by it will rank for final assistance.

(9) During the execution of the work, monthly reports of the progress of the scheme must be prepared by the clerk of works or other authorized representative of the local authority or society. Copies of these reports must be sent regularly to the commissioner.

Forms of report will be issued at an early date.

The Ministry of Health have had prepared a standard form of specification for use by local authorities and public utility societies in connection with State-aided housing schemes

**Standard Form
of Specification.**

under Part III of the Housing of the Working Classes Act, 1890. Every scheme which has not yet gone to tender, or is not on the point of going to tender, should comply with the standard form of specification, which has been drafted so as to cover various alternatives, and it should be adapted so as to suit the particular circumstances of each scheme. The Ministry will not be prepared to approve schemes which show deviations from the standard specification, except in so far as the Ministry agree that they are rendered desirable by local circumstance and conditions.

The Ministry of Health communicates the following—

In rural areas houses of one storey can be economically designed, and the walls can be of lighter construction than for two-storey cottages. It is desirable for architects when preparing their designs so to adapt them that alternative tenders may be obtained for walls constructed otherwise than in 11-in. cavity brick walls, and for the bedroom doors otherwise than with wood flooring on wood joists.

Economic Alternatives for Designing and Building Cottages. In many localities materials suitable for concrete are available at or near

a site, and there are various simple machines by which concrete blocks can be made on the site of the works and used for building instead of bricks. Many simple forms of construction are now being offered, and a number of these approved by the Ministry. The essential, however, of all approved forms is that there should be a continuous air cavity between the outer and inner leaves of the wall, and that a proper wall-head should be provided, binding the two leaves together to receive the roof plate at the head of the wall. On the first floor level plates are not required, and if there is a wood floor the joists can bear direct on the inner leaf of the wall.

The bedroom floors can be formed with 3 in. thick fine concrete, on expanding metal reinforcement, with pre-cast reinforced concrete beams. These floors can be calculated for a safe load of 56 lbs. per square foot, plus the weight of the floor, using a factor of safety of one-fourth the breaking load.

In many cottages now being built these bedroom concrete floors, finished with a steel float, formed the finished floor, and, although in the first instance some prejudice has existed against them, they are afterwards preferred on the score of cleanliness. The material is a non-conductor, slow to absorb and slow to part with heat, and, being in contact with the warm air of the upper parts of the rooms below, it gradually acquires and retains a temperature which does not give a shock to bare feet. In any case, a few mats for the bedside and utensils are all that are required.

The Standardisation and Construction Committee of the Ministry have approved several special methods of construction including many different forms of concrete construction.

Housing authorities are empowered to sell as well as to lease both land and houses, and the land may be used either for the erection of working-class dwellings or for general development as a building estate, *e.g.*, by a public utility society. Further, local authorities are empowered, with the consent of the Local Government Board, to contract for the purchase or lease of working-class houses built or to be built.

In a circular issued by the Local Government Board on the 6th February, 1919, it was explained that to prevent delay in starting schemes the fixing of the actual amount of the State subsidy will be deferred until after the houses are built and let, for payments on account will, if necessary, be made on provisional estimates.

It would thus be possible for a local authority—

(a) To purchase and lease land.

(b) To sell or lease land to private contractors, or public utility societies.

(c) To advance money up to 50 per cent. of the valuation towards the reconstructing of buildings to be used for the working classes.

(d) To advance up to 85 per cent. of the cost of any house built to any person desirous of purchasing such house for his residence where the valuation does not exceed £800.

The next step which should be undertaken, while the previous stages are being carried out, should be to acquire either by purchase or on lease, all empty houses and other buildings which could usefully be used for the occupation of families at present occupying overcrowded tenements. These dwellings should be adapted to the local requirements.

**Purchasing of
Empty Houses
and other
Buildings.**

The clause dealing with tenement houses has been extended and re-modelled and may be regarded as the charter of the tenement dweller. It enables the number of occupants to be fixed; it provides for registration and inspection; it prescribes a high standard of sanitary and domestic accommodation, separate for each family, and is designed generally to secure the primary conditions of health, decency and safety in such houses. The clause enables existing houses occupied by more than one family to be regulated in these respects, and the conversion of single houses into tenement houses to be controlled. It operates by means of by-laws, which may prohibit letting if the conditions are not observed, and the Ministry of Health may themselves make by-laws if a local authority does not take effectual action. Where necessary, in order to secure compliance with such by-laws, restrictive covenants in leases may be relaxed by order of the local authority and charging orders may be granted, so that the expense falls upon the right shoulders. If an owner fails to do the necessary work the local authority can do it themselves and recover the cost.

12. Local authorities may acquire any houses or other buildings and adapt them as houses for the working classes. They may acquire any estate or interest in any houses which might be made suitable for the working classes. They may lease or sell land with a view to the erection thereon of houses for the working classes by persons other than the local authorities, and lease and sell any part of the land acquired with a view to the use thereof for purposes which in the opinion of the local authority are necessary or desirable or incidental to its development as a building estate.

This may include the provision, maintenance, and improvement of houses and gardens, factories, workshops, places of worship, places of recreation, and other works or buildings for the convenience of persons belonging to the working classes and other persons. Local authorities may for the purposes of Part III of the 1890 Act

contract for the purchase by or lease to them of houses suitable for the working classes, whether built at the date of the contract or intended to be built thereafter.

The Ministry of Health have now issued for the instruction of local authorities the Manual on the conversion of houses into flats for the working classes. The new Housing Act gives local authorities the power to acquire suitable houses and convert them into flats, and while the Ministry are anxious that local authorities should not in any way relax their efforts to hasten the erection of new houses, they think such efforts should be supplemented by these powers of conversion in order to secure as great an increase in the amount of accommodation as is possible before next winter. The owner of a house may desire to undertake its conversion himself, and, in such a case, the Housing Act enables the local authority to lend the whole or part of the money necessary to defray the cost, though the loan must not exceed one-half the estimated value of the property. The Manual now issued indicates the procedure which will be adopted in such cases. It is suggested that the rate of interest to be charged to the owner should be $\frac{1}{2}$ per cent. above the rate at which the local authority can borrow, and the Ministry are of opinion that repayment should be required not less frequently than every half-year.

When houses which could be converted into working-class tenements are available, but no proposals for conversion are made by the owners, the Ministry urge upon local authorities the advisability of exercising their new powers of acquiring houses themselves, either by agreement or by compulsory purchase, and converting them into flats. The Manual points out that the local authority, by reason of their local knowledge, will usually be in a position to judge whether a particular property is suitable for conversion. It is not practicable to lay down rules for their guidance, but the widest scope for the operation of a scheme of this kind will probably be found in the districts which consist mainly of large houses the demand for which has fallen away owing to changes in the character of the neighbourhood. It is not suggested that a local authority should seek to acquire empty houses indiscriminately, and the Manual indicates the undesirability of acquiring an individual house which happened to fall empty in a neighbourhood in which similar houses

continue to let without difficulty. Nor shall the local authority limit inquiry to large houses, terrace houses when taken in groups of two or more being capable of conversion into convenient flats with one common staircase.

The construction of the houses is a matter which will require careful consideration, and those houses which can be converted at a minimum cost are to be preferred. The total cost of the acquisition and conversion should be very substantially less than the cost of the provision of an equal number of new houses. The Manual concludes with an outline of the procedure to be followed, first in acquisition by agreement, and next in acquisition by compulsory purchase.

The Manual can be purchased directly from the depots of the Stationery Office, or through any bookseller.

In pursuance of the scheme of converting houses into flats, 2,000 such houses in London had by September, 1919, been inspected by the London Housing Board and nearly a thousand have already been scheduled as generally suitable for conversion. The Office of Works will undertake the conversion, and in two or three of the London boroughs the preliminary stage of these operations has now been entered upon. It is intended that the flats created under this scheme should, as far as possible, be self-supporting, and should yield an economic rent. The choice of tenants for them will be entirely in the hands of the local authorities by whom the flats will be taken over when completed. In a number of instances the procedure being adopted by these authorities is to make a list of applicants which will be gone through as flats become available, taking into consideration the need of each applicant for house-room and the circumstances which have brought about that need. This method, which was adopted on the recommendation of the Ministry, will admit of full and fair consideration being given to claims arising from war service, extent of family, and so on.

Further arrangements have been made in regard to the acquisition of war-service huts and hostels to be used by the local authorities for conversion into temporary dwellings. The huts and hostels can either be converted *in situ*, in which case they may be either purchased or leased, or they may be purchased and removed for conversion elsewhere.

**Acquisition
of Huts and
Hostels.**

In the case of huts to be used *in situ*, arrangements for the acquisition of the land on which the huts stand will be made with the owner by the local authorities and they will assume full liability for the reinstatement of the land. They will, however, receive from the Government Department concerned a sum agreed upon as equal to the estimated sum which it would have cost the Government Department to reinstate the site if the land had been vacated at the time of transfer.

In the case of the huts taken on lease, the rent for them charged to the local authority by the Ministry of Health will be based on a valuation, less $33\frac{1}{3}$ per cent. discount. At the end of the period of the lease the huts will revert to the Surplus Government Property Disposal Board. The huts will then be sold and the local authority will receive such part of the proceeds of the sale as is in excess of the value of the huts as estimated at the time when they were leased to the local authority. In the case of purchase of huts local authorities will be allowed a discount of $33\frac{1}{3}$ per cent. below a valuation to be made by the Disposal Board, or, where their valuation is challenged, by an independent valuer. Arrangements have been made with the War Office and other Government Departments concerned to expedite the evacuation of camps required for temporary housing purposes.

The Ministry are calling the attention of local authorities and others to the useful powers which are given to local authorities under section 12 (3) of the new Housing Act. Under this section a local authority may contract with a private builder for the purchase of houses to be thereafter erected by him. In many instances this may prove to be an economical and expeditious arrangement.

The Ministry of Health announced that a conference has been held at the Ministry, with a committee representing house builders in different parts of the country. A scheme was considered, under which house builders now holding partially developed land can build houses on it for sale to the local authorities. A provisional agreement was arrived at, and was placed before a full meeting of representatives of the house builders on 4th November, 1919.

13. Local authorities may, with the consent and subject to any conditions of the Ministry, acquire in advance by agreement lands in areas proposed to be included in schemes under Part I or Part II of the 1890 Act.

In order to expedite progress with housing schemes, the Ministry of Health decided in September, 1919, to amend the form of the Compulsory Purchase Order, 1911, so as to shorten the procedure which local authorities have hitherto been required to adopt under that Order in submitting proposals for the compulsory acquisition of land for housing. By an amendment of the regulations regarding advertisement, deposit of plans, notice to owners and the presentation of objections and by shortening the period necessary for the completion of each of these stages, the time entailed by the whole process has been shortened from about two months to about three weeks.

14. Local authorities or County Councils may be authorized to obstruct any river, stream, lake or the feeders thereof for the purpose of affording water supply for houses provided under a housing scheme, subject to a prior obligation of affording a sufficient supply of water to any houses or agricultural holdings or other premises already using the sources of supply.

15. Where a local authority have acquired land or appropriated land for the purpose of Part III of the 1890 Act, the authority may

(a) lay out and construct public streets or roads and open spaces on the land;

(b) with the consent of the Ministry—

(i) sell or lease the land or part thereof to any person for the purpose of erecting and maintaining such number of houses for the working classes as may be fixed by the local authority in accordance with plans proposed;

(ii) When necessary, lay out and construct streets, roads, or open spaces on the land or use the land for purposes which in the opinion of the local authority are necessary, desirable or incidental to the development of the land as a building estate including the provision, maintenance, and improvement of houses and similar buildings and amenities enumerated in section 12;

(c) sell or exchange the land for land better adapted for those purposes;

(d) sell or lease any houses to be maintained as houses for the working classes or otherwise the price of which may be paid by instalments or secured by a mortgage of the premises.

Provided that it shall be a condition of such sale or lease that

the houses shall not be used by any person having any interest therein for the purpose of housing employees.

16. The Ministry for the purpose of assisting in preparation and carrying out of schemes under this Act in any district may with the consent of the Treasury acquire and hold land, erect, alter, enlarge, repair and improve, dispose of same and, for such purposes, may exercise any of the powers of a local authority under the Housing Acts. For this purpose the Ministry has made regulations adapting the regulations governing the procedure normally followed by local authorities for the compulsory purchase of land for housing purposes to meet cases where it is necessary for them to act under this section to secure immediate provision for dwelling accommodation.

17. A person by reason of the fact that he occupies a house at a rental from a local authority within the meaning of Part III of the 1890 Act is not thereby disqualified from being elected or being a member of the local authority or of any committee thereof.

18. PUBLIC UTILITY SOCIETIES.—A local authority within the meaning of Part III of the 1890 Act, or a County Council may promote the formation or extension of or assist public utility societies, whose objects include the erection, improvement, or management of houses for the working classes. Any local authority or County Council may assist societies (a) by making grants or loans, (b) by subscribing for any share or loan capital, (c) by guaranteeing or joining in guaranteeing the payment of interest or money borrowed by the society.

Provisions for the Assistance of Public Utility Societies, Housing Trusts, and other Persons.

Money borrowed for this purpose by a local authority or County Council shall be repayable within fifty years. Where a local authority is unwilling to acquire land for a society, the County Council may do so.

19. Where a public utility society or housing trust has submitted to the Ministry a scheme for the provision of houses for the working classes and the scheme is approved and carried out within a period specified by the Ministry with the approval of the Treasury, then the Ministry may make such contributions towards the cost of carrying out the scheme as may be determined under regulations

made by the Ministry with the approval of the Treasury and subject to Parliamentary sanction.

The grant may be equivalent to 30 per cent. of the annual loan charges.

An announcement issued by the Local Government Board in June, 1919, states—

**A Novel Scheme
at Lincoln.
Central Heating
and Electric
Cooking.**

Among the first houses in the country to be built under the Government's housing scheme are those of a public utility society called "The Swanpool Garden Suburb, Lincoln." They are intended mainly for the use of the employees of the engineering firm of Messrs. Ruston and Hornsby, who have taken a leading part in the promotion of the society, and have subscribed towards its funds £10,000 in loan stock. Two of the directors, Colonel Ruston and Mr. Sharples, have subscribed a further £100,000 in loan stock between them. There is a management committee of twelve members, which includes a number of the workpeople who will be tenants of the houses. There is also a woman's consultative committee to give advice as to housing from the woman's viewpoint. The site obtained by the society comprises about 350 acres, and it is proposed to build 3,000 houses. Provision has also been made in the plans for the erection of public buildings, schools, institutes, laundries, swimming baths, etc. The shops of the new village will be provided by the local co-operative society, who are taking up £10,000 in loan stock.

A noteworthy feature of the scheme is the effort that has been made to preserve the existing natural amenities of the site. The lake from which the society takes its name is to be preserved, with a large area of open space around it. A number of smaller open spaces are to remain in the neighbourhood of the houses. The lighting and heating plans present novel features. It is proposed to employ waste heat and steam from the firm's works, and to have a combined system of central heating and hot water supply to serve each house. In addition, electricity generated at a central station will be supplied to each house for lighting and cooking, and also to the village for different public purposes, such as street lighting, laundry power, and sewage pumping. It is estimated that the installation of a hot-water service and an electricity service in each cottage will cost £65, but as a set-off against this expenditure there will be a saving, estimated at £54 per cottage, upon expenditure which would otherwise have been required in the provision of larger chimneys, grates, coppers, etc. The central station and the supply mains are estimated to cost an additional £250,000 for the 3,000 houses. Building (as has already been announced in the Local Government Board's weekly housing return) has already been begun in the case of twenty-six houses of the new village fronting an existing road. Plans for more houses are being pushed forward with all dispatch. At present the houses are being built by labour employed direct by the society.

20. The Public Works Loan Commissioners may lend to public utility societies, for the purchase of houses which may be made suitable as houses for the working classes, and for the purchase and development of land. Where a loan is made by the Commissioners under the 1890 Act the maximum period for repayment shall be fifty years. Loans made during such period after the

passing of this Act as may be specified by the Ministry may be up to 75 per cent. of the purchase price of the land and of the cost of its development, and of the houses proposed to be mortgaged, and may be advanced by instalments.

21. During a period of two years from the passing of the Act, loans made by the Public Works Loan Commissioner to private persons for the purpose of constructing houses for the working classes may be increased to 75 per cent. of the value of the estate or interest in such land or dwellings proposed to be mortgaged.

22. Local authorities may assist owners of houses or buildings for the purpose of carrying out works for the reconstruction, enlargement or improvement of the property as houses for the working classes, by lending on mortgage the cost of the whole or any part of the works, and any costs, charges, or expenses incidental thereto up to one-half of the estimated value of the property mortgaged.

23. Subject to any conditions prescribed by the Ministry with the consent of the Treasury, bricks or other building materials acquired by a Government Department for the purpose of housing may, during a period of five years from the passing of this Act, be sold to any person for the erection or improvement of houses for the working class at a price sufficient to cover the cost of replacement at the time of sale.

24. The by-laws as to new streets and buildings are not to apply to housing schemes approved by the Ministry. Local authorities may release their by-laws in a similar manner as regards private building and streets construction carried out on the same lines as approved housing schemes. The by-laws are also not to apply to new streets and buildings constructed under the Small Holdings and Allotments Acts.

**Relaxation of
By-laws.**

25. A local authority may during the next three years, notwithstanding the local by-laws, consent to the erection and use for human habitation of any buildings erected or proposed to be erected in accordance with regulations of the Ministry.

The local authority may attach to their consent any condition with regard to the situation, sanitation, and protection against fire of such buildings. Where any person feels aggrieved by

refusal to consent or by the conditions of consent, or the period allowed for the use of such buildings, he may appeal to the Ministry whose decision shall be final.

26. The local authority may make and enforce additional by-laws respecting houses divided into separate tenements, including the fixing of the number of persons who may occupy

Miscellaneous. a house or part of a house; the registration and inspection of such houses; the enforcing of drainage, cleanliness, and ventilation; and requiring adequate provision of water supply and washing accommodation, closet accommodation; accommodation for the storage, preparation and cooking of food; and adequate ventilation and lighting; securing stability and prevention of and safety from fire; cleansing and redecoration of the premises at stated times and for the paving of the courts and courtyards; and for the provision of handrails, where necessary, for all staircases in such houses. In default of satisfactory by-laws, the Ministry may make the by-laws, which shall have effect and be enforced as if made by the local authority. Covenants in leases may be relaxed by the County Court to enable the necessary alterations in the premises to be effected. The County Court may order the alterations to be paid for by the lessor or other superior landlord by a charging order on the premises. Where the local authority have acquired a leasehold interest in any house the Ministry, on the application of the local authority, may make a similar order instead of the County Council.

27. On an application by the local authority or any person interested in a house, covenants in leases may be relaxed by the County Court, after giving any person interested an opportunity of being heard, to enable the house to be converted into two or more tenement houses, subject to such conditions and terms as the court may think just.

28. Where a house suitable for occupation by persons of the working classes is unfit for habitation, the local authority may serve a notice upon the owner requiring him to make it reasonably fit for human habitation. If the house cannot be made fit for human habitation without reconstruction, the owner may within twenty-one days after receipt of such notice declare his intention of closing the house for human habitation. If the owner fails to comply with the notice of the local authority to do the repairs,

the local authority may do the work, recovering the cost summarily, or may by order declare the expenses to be payable by monthly or annual instalments within a period not exceeding thirty years.

29. Tenants of houses intended or used for occupation by the working classes must be informed of the name and address of the medical officer of health for the district, and of the landlord or other person who is directly responsible for keeping the house reasonably fit for human habitation. This information shall be inscribed in every rent book, or where a rent book is not used, shall be delivered in writing to the tenant at the commencement of the tenancy and before any rent is demanded or collected.

30. Where it is proved to the satisfaction of the court on an application of any person entitled to any interest in any land that houses for the working classes are, or are likely to become dangerous, or injurious to health or unfit for habitation, and that the interests of the applicant are thereby prejudiced, or that applicant should be entrusted with the carrying out of a scheme of reconstruction or improvement approved by the local authority, the court may make an order empowering applicant to execute such works as may be necessary, and may order that any lease or agreement and any underlease shall be determined subject to such conditions and compensations as the court may think just.

For the purpose of this section "court" means the High Court of Justice, and the Court of Chancery of the county palatine of Lancaster and Durham or the County Court where those courts respectively have jurisdiction.

31. The powers conferred upon a tenant for life by the Settled Land Acts, 1882 to 1890, shall include the following powers—

**Opportunities
for Tenant for
Life of
Settled Estates.**

(a) A power to make a grant or to lease for the erection thereon of houses for the working classes, or the provision of gardens, to be held in connection therewith up to two acres of land situate in

an urban district or ten acres in the case of land in a rural district in any one parish, free or at less than the full price.

(b) A power where money is required for the provision of houses available for the working classes to raise the money on mortgage of the settled land or of any part thereof, by conveyance of the fee simple or other the estate subject to the settlement.

As an illustration of what may be done in this connection, local authorities in Buckinghamshire have received a letter from the land agents of the Marquis of Lincolnshire that as his amendment conferring powers on the owners of settled estates to give areas of land as sites for new houses has been embodied in the Housing Act, Lord Lincolnshire is now willing to make a free grant of up to ten acres of land where houses are required in each parish where his estates are situated. They request, if local authorities entertain the offer, that arrangements be made for the selection of suitable sites. The offer has been accepted by the Winslow Rural Council in respect of the parishes of Dunton, Stewkley, Drayton, Parslow, and Mursley. Lord Lincolnshire has made a similar offer to local authorities in the districts of Lincolnshire, where he holds land. Altogether there are twenty parishes in the two counties to whom the offer is made, representing a total of 200 acres.

**Settled Estates
for Housing.**

32. If any owner of a house in respect of which a closing order is in force, or any other person lets or attempts to let, or occupies or permits to be occupied that house or any part thereof as a dwelling-house, he shall be liable on summary convictions to a fine not exceeding twenty pounds.

33. The enactments regulating the provision for the accommodation of persons of the working classes displaced by the operation of a scheme under Part I of the 1890 Act, are the same where the area comprised in the scheme is situate in the county or city of London as in other areas.

34. The Ministry may arrange with any other Government Department for the execution by that Department of any of the powers and duties of the Ministry under the Housing Acts which in their opinion could more conveniently be so exercised and performed.

35. The Increase of Rent and Mortgage Interest (War Restriction) Acts are not to affect the operation of closing orders made where necessary under the Housing Acts, or to prevent a local authority from obtaining possession of any house for the purpose of exercising their powers under any scheme made under those Acts.

36. A local authority or County Council in a brine pumping district shall be entitled to compensation in accordance with the provisions of the Brine Pumping (Compensation for Subsidence)

Act, 1889, for injury or damage to any houses belonging to them and provided under a housing scheme towards the loss on which the Ministry is liable to contribute under this Act.

37. The provision of houses under the Housing Acts shall be deemed to be a local sanitary requirement for the purpose of the New Forest (Sale of Lands for Public Purposes) Act, 1902, to a total area of land so sold or let for the provision of houses not exceeding 30 acres.

38. The Commissioners of Woods may under the Crown Lands Acts, 1829 to 1906, sell or let to a local authority for the purposes of Part III of the 1890 Act, any part of the land forming part or parcel of a royal park if the Ministry, after a local inquiry, are satisfied that the acquisition of the land by the local authority for such purposes is desirable in the national interest.

39. This section makes minor amendments of the Housing Acts, for expediting procedure in improvement and reconstruction schemes under Part I and Part II of the 1890 Act, and for compulsory acquisition of land, and as to closing and demolition orders (see Schedule II). Thus, **Opportunities for Citizens.** complaint of the unhealthiness of any area for the purpose of Part I of the 1890 Act may be made by *any* justice of the peace acting within the district, or *six* or more persons liable to be rated to the local rate. Inquiries with respect to Unhealthy Areas under Part I of the 1890 Act may be called for by one or more persons competent as above to make such complaint upon default of the medical officer of health complying with such requisition. Appeal under the Housing of the Working Classes Act, 1903, in regard to Improvement Schemes may be made by six or more ratepayers.

Representation as to any dwelling-house being dangerous or injurious to health, or any obstructive building which stops or impedes ventilation or prevents remedying of nuisances may be made by any justice of the peace acting for a district or any five or more householders.

The restriction upon the power of a rural sanitary authority to appropriate any lodging-houses and any other land vested in them is removed.

Local authorities need not restrict the membership of Housing Committees to their own number, and may authorize a committee to enter into a contract, provided that a committee so appointed

shall consist as to a majority of its members of members of the appointing local authority.

40. This Part of this Act shall be construed as one with the principal Act, and any provisions of this Part of this Act which supersede or amend any provisions of the principal Act shall be deemed to be part of that part of the principal Act in which the provisions superseded or amended are contained, and references in this Part of this Act to the principal Act, or to any provision of the principal Act, shall be construed as references to that Act or provision as amended by any subsequent enactment, including this Part of this Act;

In this Part of this Act—

(a) "Housing for the working classes" has the same meaning as the expression "lodging-houses for the working classes" has in the principal Act;

(b) "Sale" includes sale in consideration of an annual rent-charge, and the expression "sell" has a corresponding meaning;

(c) "public utility society" means a society registered under the Industrial and Provident Societies Acts, 1893 to 1913, the rules whereof prohibit the payment of any interest or dividend at a rate exceeding 6 per cent. per annum;

(d) "housing trust" means a corporation or body of persons which, by the term of its constituent instrument, is required to devote the whole of its funds, including any surplus which may arise from its operations, to the provision of houses for persons, the majority of whom are in fact members of the working classes, and to other purposes incidental thereto;

(d) "building by-laws" includes by-laws made by any local authority under section one hundred and fifty-seven of the Public Health Act, 1875, as amended by any subsequent enactment, with respect to new buildings, including the drainage thereof and new streets, and any enactments in any local Acts dealing with the construction and drainage of new buildings and the laying out and construction of new streets, and any by-laws made with respect to such matters under any such local Act.

The Ministry of Health stated that it has not been found practical to frame a statutory definition of the term "working classes." That term may be taken generally to include any persons belonging to the classes who work for their living. This general statement

is, however, subject to the following limitation in the case of housing. Certain types of houses have come to be regarded, by accepted usage, as working-class houses. Such types of houses are instanced in the Manual on State-aided Housing Schemes, issued by the Local Government Board, and the local housing commissioner will be prepared to advise as to the type of houses which can be approved. The local authority have, therefore, to consider what is the demand in their district for houses of these types, and in estimating the demand they would naturally exclude all cases where the houses are required merely as week-end or holiday residences.

41. The London County Council shall be the local authority for Part III of the 1890 Act so far as regards the provision of houses outside the administrative county.

London. The Metropolitan Borough Council shall be the local authority for schemes under Part III of the 1890 Act so far as regards the provision of houses within the borough, but without prejudice to the rights of the London County Council in regard to any land, etc., acquired by them before the passing of this Act.

The London County Council may, with the approval of the Ministry, develop land in a borough for the benefit of districts situate outside such borough. The Ministry may, by order, transfer any powers of a metropolitan borough under Part III of the 1890 Act to the London County Council, and *vice versa*. Any loss incurred by a metropolitan Borough Council in carrying out a scheme to which the financial provisions of this Act applies shall be repaid them by the London County Council.

The London County Council and the Common Council of the City of London may enter into an agreement for carrying out any scheme under Part I or Part III of the 1890 Act and for the apportionment of the expenses thereof.

PART II.—TOWN PLANNING

42. A local authority may prepare or adopt a town planning scheme without previous authorization of the Ministry. The approval of the Ministry is, however, required

**Preparation
of Schemes.**

where the land is outside the area of the authority. Local authorities may prepare or adopt joint schemes and appoint out of their respective bodies a joint

committee for the purpose and confer, with or without restrictions, on any such committee any powers which the appointing councils might exercise for the purpose.

43. The Ministry has power to make regulations as to the procedure consequent on the passing of the resolution by a local authority to prepare or adopt a town planning scheme; and provision is made for securing that a local authority shall proceed with all reasonable speed with preparing and adopting such scheme, and that if the local authority are in default or dilatory, the Ministry may act in the place of and at the expense of the local authority.

44. This section repeals the provision that draft town planning schemes are to be published and laid before Parliament.

45. Where a resolution to prepare or adopt a town planning scheme has been passed or where, before the passing of this Act, a scheme has been authorized, the Ministry may, by special or general order, provide for the development of estates and for building to proceed pending the preparation or adoption of the town planning scheme subject to the conditions of the Order. Claims for compensation in respect of property injuriously affected by the making of the scheme shall not be prejudiced.

46. Town planning schemes, in accordance with regulations of the Ministry laid before Parliament, must be submitted to the Ministry within three years after 1st January, 1923, by the Council of every borough or other urban district containing on the 1st January, 1923, a population of over 20,000 according to the last census.

47. The Ministry may, after holding a public local inquiry at any time by order require any local authority to prepare and submit for their approval a town planning scheme and to enforce and carry out an approved scheme. If the local authority are in default at any stage, the Ministry may themselves act, or in the case of a borough or urban district the population of which is less than 20,000 or of a rural district, may by order empower the County Council to act in the place of and at the expense of the local authority.

48. Amendments of Part II of the Housing and Town Planning Act of 1909, chiefly for expediting procedure in town planning schemes. (See Schedule III.) The effect of this section and Schedule III is to remove any doubts which may have existed as

to a built-up part of a town being included in any town planning scheme. This is particularly valuable in the case of small towns such as Chester, Ludlow, Canterbury and others of small area and population where the beneficial results of town-planning the area surrounding the town would be lost by reason of the want of control over the populated area within the town itself. The section also provides for the simplification of the Procedure Regulations of the Ministry of Health, the limitation of the conditions relating to compensation; the power of the local authority to include the cost of the preparation and adoption of a scheme; the removal of the necessity for conferences between the responsible authority and owners and other persons; and the amendment of the procedure anterior to the preparation and adoption of a scheme for providing for the preparation and deposit of plans, instead of the submission of plans and estimates.

**Town-planning
Built-up
Areas.**

PART III.—SMALL DWELLINGS

49. Amends the Small Dwellings Acquisition Act, 1899, to enable County Council or local authority to lend up to 85 per cent. of the value of any house not exceeding the market value of £800, to enable any resident in the area to buy the house he occupies or intends to occupy.

A receipt under seal in the form set out in Part I of Schedule IV (with such variations and additions (if any) as may be thought expedient) indorsed or written at the foot, or annexed to a mortgage shall without reconveyance, re-assignment or release operate as a discharge. Provided that any person has the right to require such re-conveyance, etc., and the receipt shall not be liable to stamp duty and shall be granted free of cost.

PART IV.—GENERAL

50. Repeals various provisions of the Housing Acts to the extent specified in the third column of Schedule V of the Act.

51. Provides that this Act extends to England and Wales only.

52. Short titles.

(1) This Act may be cited as the Housing, Town Planning, etc., Act, 1919.

(2) The Housing of the Working Classes Acts, 1890 to 1909, and this Act so far as it amends those Acts may be cited together as the Housing Acts, 1890 to 1919, and are in this Act referred to as the "Housing Acts."

(3) Part II of the Housing, Town Planning, etc., Act, 1909, and Part II of this Act may be cited together as the Town Planning Acts, 1909 and 1919.

(4) The Small Dwellings Acquisition Act, 1899, and Part III of this Act may be cited together as the Small Dwellings Acquisition Acts, 1899 and 1919.

SCHEDULES

(Set out in detail in the Appendix.)

Schedule I. Rules for Determining the Amount of Reduction of Compensation.

Schedule II. Amendments as to Procedure under Part I and Part II of the 1890 Act and Minor Amendments of the Housing Acts. (See section 39.)

Schedule III. Minor and Consequential Amendments of the Provisions as to Town Planning. (See section 48.)

Schedule IV. Part I. Form of Endorsement. Receipt. (See section 49.) Part II. Effect of Endorsed Receipt.

Schedule V. Enactments repealed. (See section 50.)

CHAPTER XLII

ACQUISITION OF LAND (ASSESSMENT OF COMPENSATION)

ACT, 1919

THE Acquisition of Land (Assessment of Compensation) Act, 1919, passed on 19th August, is entitled an “ Act to amend the law

**Acquisition of
Land
(Assessment of
Compensation)
Act, 1919.**

as to the Assessment of Compensation in respect of land acquired compulsorily for public purposes and the cost in proceedings thereon.” (10 Geo. V, c. 57.) Section 1 sets up a tribunal for assessing compensation in respect of land compulsorily

acquired for public purposes, in the following terms—

1.—(1) Where by or under any statute (whether passed before or after the passing of this Act) land is authorized to be acquired compulsorily by any Government department or any local or public authority any question of disputed compensation, and, where any part of the land to be acquired is subject to a lease which comprises land not acquired, any question as to the apportionment of the rent payable under the lease, shall be referred to and determined by the arbitration of such one of a panel of official arbitrators to be appointed under this section as may be selected in accordance with rules made by the Reference Committee under this section.

(2) Such number of persons, being persons with special knowledge in the valuation of land, as may be appointed for England and Wales, Scotland and Ireland by the Reference Committee, shall form a panel of persons to act as official arbitrators for the purposes of this Act in England and Wales, Scotland and Ireland respectively: Provided that of the members of the said panel for England and Wales one at least shall be a person having special knowledge of the valuation of land in Wales and acquainted with the Welsh language.

(3) A person appointed to be a member of the panel of official arbitrators shall hold office for such term certain as may be determined by the Treasury before his appointment, and whilst holding office shall not himself engage, or be a partner of any other person who engages, in private practice or business.

(4) There shall be paid out of moneys provided by Parliament to official arbitrators such salaries or remuneration as the Treasury may determine.

The Reference Committee for England and Wales consists of the Lord Chief Justice of England, the Master of the Rolls, and the President of the Surveyor's Institution; with similar dignitaries for Scotland and Ireland.

Section 2 lays down rules for the assessment of compensation.

2. In assessing compensations, an official arbitrator shall act in accordance with the following rules—

(1) No allowance shall be made on account of the acquisition being compulsory.

(2) The value of land shall, subject as hereinafter provided, be taken to be the amount which the land if sold in the open market by a willing seller might be expected to realize: Provided always that the arbitrator shall be entitled to *consider all returns and assessments of capital value for taxation made or acquiesced in by the claimant*:

(3) The special suitability or adaptability of the land for any purpose shall *not* be taken into account if that purpose is a purpose to which it could be applied only in pursuance of statutory powers, or for which there is no market apart from the special needs of a particular purchaser or the requirements of any Government department or any local or public authority: Provided that any *bona fide* offer for the purchase of the land made before the passing of this Act which may be brought to the notice of the arbitrator shall be taken into consideration.

(4) Where the value of the land is increased by reason of the use thereof or of any premises thereon in a manner which could be restrained by any Court, or is contrary to law, or is detrimental to the health of the inmates of the premises or to the public health, the amount of that increase shall not be taken into account:

(5) Where land is, and but for the compulsory acquisition would continue to be, devoted to a purpose of such a nature that there is no general demand or market for land for that purpose the compensation may, if the official arbitrator is satisfied that reinstatement in some other place is *bona fide* intended, be assessed on the basis of the reasonable cost of equivalent reinstatement.

(6) The provisions of Rule (2) shall not affect the assessment of compensation for disturbance or any other matter not directly based on the value of land.

For the purpose of this section, an official arbitrator shall be entitled to be furnished with such returns and assessments as he may require.

Section 3 makes provision as to procedure before official arbitrators. Section 4 deals with the consolidation of proceedings on claims for compensation in respect of various interests in the same lands. Section 5 has elaborate provisions as to costs. Section 8 gives power to refer disputed compensations or apportionments of rents to the Commissioners of Inland Revenue, or to an agreed arbitrator.

Section 6 is another very useful piece of legislation. It provides that—

6.—(1) The decision of an official arbitrator upon any question of fact shall be final and binding on the parties, and the persons claiming under them respectively, but the official arbitrator may, and shall, if the High Court so directs, state at any stage of the proceedings, in the form of a special case for the opinion of the High Court, any question of law arising in the course of the proceedings, and may state his award as to the whole or part thereof in the form of a special case for the opinion of the High Court. The decision of the High Court upon any case so stated shall be final and conclusive, and shall not be subject to appeal to any other Court.

As regards the effect of the Act on existing enactments, section 7 (1) provides that the provisions of the Act or order by which the land is authorized to be acquired, or of any Act incorporated

therewith, shall, in relation to the matters dealt with in the Act, have effect subject to the Act, and so far as inconsistent with the Act those provisions shall cease to have or shall not have effect. There is a proviso that nothing in the Act relating to the rules for assessing compensation shall affect any special provisions as to the assessment of the value of land acquired for the purposes of Part I or Part II of the Housing of the Working Classes Act, 1890, or under the Defence of the Realm (Acquisition of Land) Act, 1916, or any Act amending those Acts, if and so far as the provisions in those Acts are inconsistent with the rules under the 1919 Act.

The provisions of the Act are to apply to the determination of the amount of rent or compensation payable in respect of land authorized to be hired compulsorily under the Small Holdings and Allotments Act, 1908, or any Act amending that Act, and any matter required thereby to be determined by a valuer appointed by the Board of Agriculture and Fisheries shall be determined by an official arbitrator in accordance with the present Act.

APPENDIX A

THE LIVERPOOL MOVEMENT

MANY circumstances combined to make the history of the housing of the poor in Liverpool especially interesting to the social reformer.

In 1650 Liverpool was but a small place. It consisted only of seven streets upon the northern side of the Mersey, seven narrow streets covering a space of $15\frac{1}{2}$ acres, and, with a population, probably close-packed enough in some places, but, on the whole, rather scattered, after the manner of a straggling village. Even in 1725 we find about 12,000 persons at the most, that being, however, a great advance upon its original population. At that period, the evil of overcrowding, of which we are now speaking, had plainly begun; drainage, sewerage, and everything else that is now known to be indispensable for health, or even moderate safety—all these essential elements of life were thrown into the background, kept out of view almost entirely; and the single tendency of the day was towards the crowding together of immense numbers of human beings, without regard to consequences.

The narrowness and inconvenience of the streets were commented upon as early as 1773, when a historian said that one of his observations of Liverpool was that the streets were much too narrow either for convenience or for health.

In 1784 a medical survey by a Dr. Moss alluded to the insanitary condition of the streets.

In common with other seaports, Liverpool had a large proportion of visitors whose migratory habits fostered insanitary conditions and were antagonistic to proper sanitary control, thus rendering the housing problem still more difficult.

The chief drawback, from a sanitary point of view, however, was the system of building houses in narrow and confined courts, which was extensively indulged in. These courts had always contributed very largely to the high death rate, which was the common feature in the history of Liverpool. Death rates of from 40 to 60 per 1,000 were, in these localities, no uncommon thing, and typhus was rarely absent. In fact, 60 to 70 per cent. of the cases of typhus that occurred in Liverpool were found in this court property, the close association of the inhabitants making it almost impossible, once a case of typhus was introduced, for the other inhabitants to escape.

A consideration of the circumstances which caused this condition of affairs will prove valuable and instructive.

At the end of the eighteenth century, Liverpool had, perhaps, undergone a larger amount of increase in a short time than any other town in

the Kingdom. The facts in regard to this stupendous growth and material increase of Liverpool in connection with its sanitary condition are very conveniently and well put in a pamphlet published by Mr. James Newlands, the borough engineer, as well as in another pamphlet by Mr. W. T. McGowen, the principal assistant to the Town Clerk of Liverpool, and also in the various annual reports of Dr. Duncan, the first Medical Officer of Health.

The consequences were, that, while even the original Liverpool had probably too little space for each human being, and while Liverpool in 1725 had certainly far too little—not more than 35 sq. yds.—it came about that, in the end of the eighteenth century, and onwards to the year 1842, when the matter was publicly investigated, there were large districts of Liverpool where, taking streets, courts, and everything into account, human beings were living upon a space of less than 9 sq. yds. This frightful state of things is well described both in the reports of Dr. Duncan to the first Health of Towns Commission, and in the local pamphlets to which reference has been made. One consequence of it was the creation of that degraded and neglected mass of population known as “the cellar and court population” of Liverpool.

According to the Census of 1841, only a few years before the sanitary reforms in Liverpool began—out of between 200,000 and 300,000 of the population of the place, 160,000 (at a rough estimate) might be said to belong to the working class; and of that 160,000—taking round numbers—about 56,000 might be said to dwell in courts, and about 20,000 in cellars, which were entirely below the level of the soil, and in many instances, practically devoid of ventilation otherwise than by the door. About half of the working classes were, in fact, dwellers in these cellars and courts. The courts were sometimes new constructions, but more often they were based upon old constructions, which might have been good at the time they were made. Let us suppose that a street of houses had been built, each house having a small piece of ground at the back, containing a little court, or, perhaps, a bit of green, a cesspool and privy. In the economizing of space it came about that the open spaces at the back were built over, leaving, of course, a passage communicating with the back door of the original house; thus converting what was originally a vestibule to only one house into a passage to a block of houses which were built in the ground at the back; these houses were often built back-to-back, with the houses of adjoining courts, so that there was literally no ventilation but what was obtained through the narrow passage left as a mere access to the doors of these separate tenements, in many of which there were rooms that opened, not upon the court at all, but only upon other rooms, also occupied by human beings. The original cesspool and other conveniences for making away with filth, which probably stood at the very end of the garden, were converted into a general cesspool, ash-pit and mess of nameless abominations common to the whole of

these multiplied tenements; giving off, of course, its most concentrated effluvia to those which had been built in upon it. Sometimes all distinctions were levelled, and all filth was indiscriminately thrown—wherever it was most convenient at the time. In the midst of this confusion, a crowd of human beings—probably six, eight, or ten times the original number planned to live upon this amount of ground, were thrust. A great aggravation of all the mischief was that there was absolutely no outlet for this accumulation of refuse and filth into any covered drain or common sewer. Dr. Duncan's evidence is express and conclusive on this point—

Where there are means of carrying off even the fluid portion of this superfluity of filth, the mischief would be lessened, as the noxious ingredients would less readily mingle with the air; but no such facility exists, for I do not know of a single court in Liverpool which communicates with the street or sewer by a covered drain. The fluid contents, therefore, of the overcharged ash-pits too frequently find their way through the mouldering walls which confine them, and spread a layer of abomination over the entire surface of the court. In some instances it even oozes through into the neighbouring cellars, filling them with its pestilential vapours, and rendering it necessary to dig wells to receive it, in order to prevent the inhabitants being inundated. One of these wells, 4 ft. deep, filled with this stinking fluid, was found in one cellar under the bed where the family slept. I may mention also an instance of a cellar belonging to a cow-keeper, not inhabited, but used as a dairy—where milk was kept—and which, from the absence of drains and sewers, was filled with the poisonous fluid in question, and the air of the apartment rendered unfit to breathe.—Evidence, *Health of Towns Commission*, Vol. I, p. 128.

In some cases, absolutely the sole access to these courts was through the small covered passage in the primary house, as already described. Most commonly one end only was blocked up; sometimes, however, both ends were blocked up (except, of course, the doorway, which might be closed at any time), so that there was practically no access of air except from above to any of these houses. That is a description of the worst of what were called "The Courts of Liverpool." Some were better, some worse. For instance, Dr. Duncan states in his evidence, based upon the reports of the Corporation Surveyors, that about 629, or nearly one-third of these courts, were closed at both ends; 875, or less than one-half, were open at one end; while only 478, or less than one-fourth, were open at both ends.

The cellars were, if possible, worse than the courts; here is the description of them—

The cellars (says Dr. Duncan) are 10 or 12 ft. square; generally flagged—but frequently having only the bare earth for a floor—and sometimes less than 6 ft. in height. There is frequently no window, so that light and air can gain access to the cellar only by the door, the top of which is often not higher than the level of the street. In such cellars, ventilation is out of the question. They are, of course dark; and from the defective drainage they are also very generally damp. There is sometimes a back-cellar, used as a sleeping apartment, having no direct communication with the external atmosphere, and deriving its scanty supply of light and air solely from the front apartment.¹

There is fair ground to presume that in the year 1842 (to go no

¹ *ibid.*, page 127.

further back), upwards of half of the working classes of Liverpool were living in this shocking way—(Dr. Duncan distinctly states that the estimates given above, of the numbers of dwellers in courts and cellars, are under, rather than over, the truth),—either in places not originally intended for human habitation at all, or packed into holes and corners of new houses built without regard to comfort or decency, on ground which was originally intended to give free air and space to other habitations, but which was afterwards invaded—there is no other word for it—by swarms of wretched settlers, gradually demoralized, or rather denaturalized, by this frightful mode of living. Another great evil resulted from the aggregation of society on a large scale, without regard to the first conditions of life. In all great aggregations of men, there are necessarily many who have no permanent residence; who do not possess a house of their own. This is particularly so in a seaport town, where there is a constant migration of population—large numbers of persons sometimes coming into the town, remaining for a few nights, and then dispersing themselves over the country; and numbers also coming in from the country, remaining for a night or two, and then embarking at the port. The consequence was, that Liverpool became the great seat of another sanitary evil, and that was the multiplication of low lodging houses; lodging houses kept purely and simply for the purposes of gain by individuals who, charging at the rate of 2d., 3d., or 4d. a night, for the persons lodging, made, in some instances, large gains out of them, utterly careless of the consequences to the community.

The descriptions of these low lodging-houses in Liverpool, given in the evidence of Dr. Duncan, are of the most revolting kind. He says—

It is in the "lodging houses"—usually situated in the front streets, but sometimes in the courts—that the overcrowding of inmates is carried to the highest pitch. The worst description of houses of this kind are kept by Irishmen, and they are resorted to by the migratory Irish, among others, who may perhaps, not remain more than a night or two in the town, as well as by vagrants and vagabonds of all descriptions. In every room of such houses, with the exception of the kitchen or cooking-room, the floor is usually covered with bedsteads, each of which receives, at night, as many human beings as can be crowded into it; and this, too, often without distinction of sex, or regard to decency.

But there are cellars, usually the double cellars I have described, which are used for the same purpose, and here the overcrowding is carried still further, if that be possible, and is certainly more prejudicial to the health of the inmates, from the still more defective ventilation of these dark and miserable abodes. At night the floor of these cellars—often the bare floor—is covered with straw, and there the lodgers—all who can afford to pay 1d. for the accommodation—arrange themselves as best they may, until scarcely a single available inch of space is left unoccupied. In this way, as many as thirty human beings, or more, are sometimes packed together underground, each inhaling the poison which his neighbour generates, and presenting a picture in miniature of the Black Hole of Calcutta. Each individual, in the course of the night, vitiates about 300 cubic feet of atmospheric air, rendering it quite unfit for the purposes of respiration, and, if we suppose thirty pairs of lungs engaged in this process, we shall have 9,000 cubic ft. of air rendered noxious during the period of sleep. But the cubic contents of the cellars in question do not, on the most liberal computation, exceed above 2,100 ft.; which is the same thing as to say that thirty individuals are furnished with a supply of air sufficient for the wants of only seven. The

Inspectors of Prisons in England recommend "Not less than 1,000 cubic ft" for every prisoner; "as being essential to health and ventilation"; and yet here we have free agents voluntarily immuring themselves within a space which limits them to a supply of 70 ft., or less than one-fourth of the minimum necessary for the purposes of healthy respiration. I speak, of course, with reference to the imperfect natural ventilation of the cellars, aided, as this sort of mischief is, by the pains taken to exclude even a breath of air from without. I have described an extreme case, but it is one which every medical man who has practised extensively among the poor must have had an opportunity of witnessing; and I believe it may be said, without fear of contradiction, that there is scarcely a "lodging" house or cellar in the town whose inmates are not, as a general rule, too numerous for the breathing space afforded. The natural consequences follow: Fever breaks out from time to time and spreads with rapidity among the inhabitants. Nor is this the worst; for, from the migrant character of their population, these dens become foci which radiate infection not only throughout the town, but to other towns, and to distant parts of the country.¹

The first attempt to control the erection of these courts was the Liverpool Building Act of 1842, which gave certain powers to the Corporation to restrict the building of these courts. Then followed the Liverpool Sanitary Act of 1846, which was the first Act in this country to deal with ordinary sanitary nuisances, and which was also noteworthy as being the first Act to authorize the appointment of a Medical Officer of Health in the person of Dr. Duncan. A year afterwards the City of London followed Liverpool's example, and appointed to a similar position Dr. Simon.

In the year in which this Act was passed there were in Liverpool 22,000 insanitary houses consisting of the vilest slums imaginable, and containing a population of over 100,000. In addition there were about 6,000 cellar dwellings—cellars without proper light or ventilation—crowded to excess and occupied by 20,000 and probably 30,000 men, women and children.

This legislation was followed by great improvements and provided models for the provisions included in the Public Health Act of 1875.

For many years also Liverpool had been the receiving ground for the poor emigrants compelled to leave their homes in Ireland by the gaunt spectre of famine. The vast majority endeavoured to find shelter in the overcrowded tenement houses and in miserable cellars of the slums. In the absence of legislation no control was exercised over the erection of houses, and each builder did just as he pleased.

Typhus and typhoid fever raged supreme, and cholera added to the difficulties of the sanitary authorities. These dwellings became the haunts of immorality, crime and drunkenness.

From the heart of the slums arose the cry—

Deep are the city's streets wherein we work,
Deep are the city's streets wherein we sleep;
Too deep they are for air and dreamless rest:
Work is age, and age is Death.

This period synchronized with the introduction of a system of free trade in public-house licences, which gave the last opportunity to

¹ *Health of Towns Commission*, vol. i, p. 131.

complete the social and moral degradation of the inhabitants of the slums.

To deal with this state of things the Corporation obtained the Liverpool Sanitary Amendment Act, 1864, the preamble of which states that "fevers and other diseases are constantly generated there, causing death or loss of health, not only in the courts and alleys, but also in other parts of the borough." These words appear to furnish the best reason for dealing with these insanitary areas.

By this Act the Medical Officer of Health is empowered to report that certain houses (specifying them) are unfit for human habitation. This report is subsequently brought before the Grand Jury at Quarter Sessions, who decide whether or not the houses included in the report are insanitary and ought to be demolished. Their decision in favour of demolition is called a "Presentment," and the compulsory powers of the Act then come into operation. The Act also provides that, in certain cases the Council might require structural alterations. Presentments of the Grand Jury have always taken the form of complete demolition as indicated by the following, which is a copy of the form of Presentment usually employed—

CITY OF LIVERPOOL, To Wit.—The Jurors for our Lord the King upon their oath present that certain premises, that is to say, the dwelling-houses known as Nos. . . . in . . . Street in the said City contiguous to a Certain Court within the said City, known or designated as No. . . . Court in the said Street, and specified in the Report of the Medical Officer of Health for the said City, dated the . . . day of . . . are unfit for human habitation, and in a condition, state and situation injurious, dangerous, and prejudicial to health, and ought to be demolished in pursuance of "The Liverpool Sanitary Amendment Act, 1864."

From 1864 to 1896 the Corporation, under the Act just mentioned, purchased insanitary property or paid compensation to the owners for the demolition of the same; but little regard was given to those who were dishoused, except that, in the year 1869 the Liverpool Corporation erected from money provided out of the Capital Personal Estate of the Corporation the first block of workmen's dwellings.

In 1885 the Victoria Square Dwellings, a block of 282 dwellings erected under the Artisans' and Labourers' Dwellings Improvement Act, 1875, were opened by Lord Cross, who had closely identified himself with this movement. A further block, consisting of 102 tenements, was erected under the same Act in 1891, on a site which was formerly the notoriously insanitary area known as "Nash Grove." None of these tenements were restricted to the persons who had been dispossessed, and the result was that they were, and are to this day, occupied by the better kind of artisan. This policy resulted in the persons displaced overflowing into the immediate neighbourhoods where they went into sub-let houses, underground cellars, and other insanitary property, creating *more* sub-let houses, all adding greatly to the already overcrowded state of the city, thus intensifying the spread of disease and making still higher an already excessively high death rate.

In the purchase and demolition of large blocks of insanitary property under the 1864 Act, the surplus land, which constituted the sites of these houses, was sold to builders, with a condition that they should erect on the same land houses for the working classes, but no obligation was imposed as to the class of person to be catered for or the rents to be charged. On the land thus sold some 800 houses were erected, but not 5 per cent. of those who occupied the new houses were the people who had been dishoused by the demolition of the insanitary property.

In one case the Corporation sold a piece of land at 2s. 6d. per yard to a builder—its commercial value being probably about 35s. per yard—conditionally upon dwelling-houses being erected thereon, but there was no difference in the result, as the landlord, simply benefiting by the reduced price of the land, obtained the highest rent he could and pocketed the increased interest. At that time there was a number of empty houses, but the dispossessed people could not afford to pay the rent necessary to obtain a sanitary house. Between 1896 and 1902 the position became so serious that the Corporation decided, after considerable discussion, to restrict their future housing schemes to those persons who actually had been turned out owing to the action of the Corporation in demolishing insanitary property.

In 1897 the first effort was made to provide for those dispossessed through the demolition of property by the Corporation, and for persons occupying condemned insanitary houses or cellars or houses which were reported by the Medical Officer of Health as being overcrowded.

Application was made to the Local Government Board in 1899 for a further loan for demolition purposes, and the Board then required a statement of the proceedings of the Corporation with regard to re-housing calculated from the year 1885. This statement revealed the fact that, although the Board only required accommodation to be provided equal to 50 per cent. of those who were dispossessed, there was, up to that year, a deficiency in accommodation for 3,056 persons, in respect of whom the Local Government Board required the Corporation to give an undertaking to provide accommodation. Consequently, in October, 1899, the City Council passed the following resolution—

That an assurance be given to the Local Government Board that the Corporation will make provision for the accommodation of the 3,056 persons mentioned in their letter upon the land belonging to them in Kensington Street, Gildart Street, and Constance Street; Dryden Street, and Rachel Street, and Gildarts Gardens and Ford Street, and upon the sites which the Corporation may acquire under the sixteenth presentment, and that, if these sites are insufficient to provide such accommodation, they will erect or cause to be erected, dwellings upon other sites, to be approved by the Local Government Board, and situate within a radius of (say) two miles of insanitary areas.

There is no doubt that the letter of this obligation would have been fulfilled by providing dwellings of the type of Victoria Square, or by continuing the sale of land or the erection of houses by private enterprise on the various cleared sites, but the Housing Committee felt that

they should ask the Council to fulfil this obligation, not only in the letter but in the spirit, and accordingly since the date of the resolution in question the Housing Committee have erected a number of houses which are specially adapted for occupation by those that were dispossessed.

Up to 1902 the demolition of insanitary property was almost exclusively carried out under the 1864 Act. The method of procedure was for the Medical Officer of Health to schedule a number of houses as insanitary, and after this schedule had been submitted to and approved by a grand jury it was called a "presentment."¹ From 1864 to 1904 there were in all eighteen presentments made. Under a presentment the Corporation could acquire the insanitary property, or, as previously stated, could pay compensation for the demolition of the houses, but, as the option of retaining the site remained in the hands of the owner, it was not always possible to secure a large area for rebuilding labourers' dwellings.

Of the 22,000 houses previously mentioned there are only about 2,600 remaining to be dealt with. Approximately 11,000 were demolished by private enterprise to provide for business extensions. The remainder have been accounted for by the Local Act previously mentioned, by schemes under the Housing of the Working Classes Act, 1890, and by Closing Orders under the Housing and Town Planning Act, 1909.

In 1908, however, Liverpool, after several previous attempts, secured powers far in advance of anything before granted in respect to cellar dwellings. These, it was hoped, would rapidly reduce the number of cellar dwellings in the city, and it was also hoped that these beneficial provisions would soon be included in a General Act and applied to the country at large.

The action of the Liverpool Corporation, acting through its Housing Committee, has been brought to notice in connection with the various aspects of the problem dealt with in the preceding pages.

¹ *Ante*, page 372.

APPENDIX B

REPORT OF THE ROYAL COMMISSION, 1884

THE following is a list of the principal recommendations, viz.—

1. By-laws.
2. General Recommendations.
3. Consolidation of Sanitary Laws as regards the Metropolis.
4. Mortuaries.
5. Cellar-dwellings.
6. Building By-laws.
7. Sanitary Inspection.
8. Medical Officers of Health.
9. Reform of London Government.
10. Arbitration between Vestries and Metropolitan Board.
11. Cross' Acts.
12. Torrens' Acts.
13. Contribution.
14. Amendment of s. 5 of 42 and 43 Vict. c. 64.
15. Metropolis: General Recommendations.
16. Removal of Prisons.
17. Public Loans.
18. Labouring Classes Lodging Houses Act.
19. Rating of Vacant Land.
20. Special Application of Lord Shaftesbury's Act to Rural Districts.
21. Extended Application of the Chambers and Officers Act, 1881.
22. Valuation.
23. Betterment.
24. Extension of Power to Apply Trust.
25. Amendment of Settled Land Act.
26. Legal Expenses.
27. Workmen's Trains.
28. Standing Orders.
29. Displacement to be Gradual.
30. Model Dwellings.
31. Further General Sanitary Recommendations.
32. Responsibility of Owners.
33. Water Supply.
34. Closet Accommodation.
35. Hop Pickers.

By-laws.

The Commissioners recommend that the vestries and district boards which have not already made and enforced by-laws should proceed to do so, although it is not likely that in all cases such

action will be taken until the people show a more active interest in the management of their local affairs. It is probable that other means might be found for enabling them to give greater effect to their views through their local representatives.

The case of sanitary authorities outside the metropolis is somewhat different.

Sec. 90 of the Public Health Act of 1875 provides as follows—

The Local Government Board may, if they think fit, by notice published in the *London Gazette*, declare the following enactment to be in force within the district or any part of the district of any local authority, and from and after the publication of such notice such authority shall be empowered to make by-laws for the following matters—

- (1) For fixing, and from time to time varying, the number of persons who may occupy a house or a part of a house which is let in lodgings or occupied by members of more than one family, and for the separating of the sexes in a house so let or occupied.
- (2) For the registration of houses so let or occupied.
- (3) For the inspection of such houses.
- (4) For enforcing drainage and the provision of privy accommodation for such houses, and for promoting cleanliness and ventilation in such houses.
- (5) For the cleansing and lime-washing at stated times of the premises, and for the paving of the courts and courtyards thereof.
- (6) For the giving of notices and the taking of precautions in case of any infectious disease.

This section does not apply to common lodging-houses within the provisions of this Act relating to common lodging-houses.

General Recommendation.

Your Majesty's Commissioners also recommend that it shall be declared by statute to be the duty of the local authority to put in force such powers as they are by law entrusted with, so as to ensure that no premises shall be allowed to exist in an insanitary state.

Consolidation of Sanitary Laws as Regards the Metropolis.

The Commissioners would therefore recommend the consolidation of the sanitary laws as regards the metropolis.

If such a consolidation were to be undertaken, the opportunity should be taken of making certain amendments.

Mortuaries.

Two points have been especially mentioned. The first recommendation is a provision for the general erection of mortuaries. In that portion of the report, which deals with the existing evils, it was mentioned that one of the incidents of the single-room system was that in the case of a death the body remains until the funeral in the room where the family live, and in that interval the meals and sleeping and all the ordinary acts of life go on exactly as usual. Burials, moreover, are often delayed among the poorer classes much longer than is customary in wealthier ranks of society. Even when death has occurred from ordinary sickness or accident the effect must be most injurious to the persons who live, perhaps for a week or ten days,

in a crowded room with a corpse; but in the case of death from contagious disease the result must be a source of danger to the whole community. Mr. Edwin Chadwick testified to the frequency of this occurrence, and Your Majesty's Commissioners do not hesitate to follow him in his recommendation that mortuaries to a large extent should be provided throughout the metropolis and elsewhere, and that in the event of death from infectious disease the body should forthwith be removed to one, in cases where it would otherwise be retained in a room used as a dwelling by others. Your Majesty's Commissioners consider that it is desirable that in any case where the body lies in a room which is used by other persons it should in the same manner be removed; but they feel that there would be the greatest difficulty in carrying out an absolute rule in such cases which would interfere with the habits and feelings of the people.

Cellar-dwellings.

The second point relates to cellar dwellings, the existence of which has already been fully described and the law explained. The provisions of sec. 103 of the Metropolis Management Act of 1855 (and also of sec. 72 of the Public Health Act of 1875, with reference to the provinces) were recited, but evidence was forthcoming that there were cases of cellars inhabited both in London and the provincial towns which were dark, damp, and unhealthy, and which could not be condemned because they came within the limits prescribed by the law. In Wilmington Place, Clerkenwell, to take one instance, there were said to be cellars totally unfit for human habitation, where the walls are dripping with wet ten months of the year, which the medical officer declines to condemn because they satisfy the requirements of the law, though, in the opinion of two unprofessional witnesses they fall short of them. Without citing further instances, the mere recital of these legal requirements is sufficient to show plainly that an apartment may satisfy them all and yet be destructive to health and totally unfit for habitation, and Your Majesty's Commissioners would recommend that the provisions of the Acts should be amended with a view to securing in future buildings in the metropolis, greater height above the level of the street and larger areas in front of the windows of all inhabited rooms which partake of the nature of cellar dwellings.

Building By-laws.

Upon the question of the amendments which, in relation to height and open space, may be suggested as desirable and at the same time practicable, it may be remarked that, subject to the limitations which would probably be found necessary to prevent undue sacrifice of property in individual cases or particular areas, Your Majesty's Commissioners are prepared to recommend the following suggestions—

(1) That upon the lines of the existing enactments in the Acts of 1862 and 1878 rules of more general application be framed to control the height of buildings in relation to the open space which should be

required to be provided in front of the buildings, either in the form of land exclusively belonging to each building and kept free from erections, or in the form of an adjoining street.

(2) That in the rear of every new dwelling-house or other building to be controlled by rules ordinarily applicable to dwelling-houses, and whether in old or in new streets, there be provided a proportionate extent of space exclusively belonging to the dwelling-house or building; that this space be free from erections from the ground level upwards; that it extend laterally throughout the entire width of the dwelling-house or building; that for the distance across the space from the building to the boundary of adjoining premises a minimum be prescribed; and that this minimum increase with the height of the dwelling-house or building.

Sanitary Inspection.

Your Majesty's Commissioners would recommend that advice should be given to metropolitan sanitary authorities to increase in some cases their staff of inspectors, and in all cases to select persons acquainted with the principles of sanitation and of building construction; and while deeply impressed with the importance of this are not prepared to recommend so centralizing a measure as the appointment of such inspectors by the Local Government Board, but they are of opinion that the Local Government Board might, pending future legislation with regard to London government, be provisionally entrusted with a veto on the appointments of inspectors.

Medical Officers of Health.

Another important point is the residence of the medical officers within the boundaries of their districts, and the devotion of their whole time to their official work.

The Commissioners would, however, recommend that the residence of medical officers in their districts, or within a mile of the boundaries, should be made compulsory, and that the sanitary authorities should be advised to provide, as far as possible, that the medical officers should devote their whole time to their official duties.

Reform of London Government.

It is evident from the foregoing that the remedies which legislation has provided for sanitary evils have been imperfectly applied in the metropolis, and that this failure has been due to the negligence in many cases, of the existing local authorities. It does not appear that more satisfactory action on their part can be secured without reform in the local administration of London.

Arbitration between Vestries and Metropolitan Board.

Irrespective of any measure for reform of the government of London the question as to the border land of action between the Metropolitan Board of Works and the vestries or district boards is one which requires

immediate attention, with reference to the carrying out of the various Artisans' and Labourers' Dwellings Acts.

Places which are notoriously bad remain so because each authority maintains that the other authority ought to deal with them: the real contention between them being whether the improvement, the necessity of which is disputed by neither, ought to be carried out at the expense of the metropolis or at the expense of the immediate locality.

To prevent the continuance of this state of things, the Commissioners would suggest that in all those cases which are passed over by either the Metropolitan Board on the one hand or the vestries and district boards on the other, on the ground that the other authority ought to deal with them, the Government should appoint an arbitrator to decide under which set of Acts the case should fall. The duty of the arbitrator so appointed would be simply to settle definitely whether the burden is one which ought to fall on the local authority or upon the Metropolitan Board. When there is no doubt as to whose is the responsibility, it may be safe to rely upon the responsible body to carry out work in the execution of its duty. The work may be in the opinion of the arbitrator of such a nature that the expense ought to be divided between the local authority and the Metropolitan Board, and power should be given to him by law to recommend in such cases division of the burthen, and to report accordingly to the Home Secretary, who should lay the report before Parliament.

Cross' Acts.

With regard to the Artisans' and Labourers' Dwellings Improvement Acts, 1875–1882 (Sir Richard Cross's Acts), provision is made by section 8 of the 38 and 39 Vict. c. 36, for inquiry by the confirming authority, where an official representation has been made to the local authority with a view to their passing a resolution in favour of an improvement scheme, and the local authority either fail to pass such a resolution or determine not to proceed with a scheme. It appears to the Commissioners that in the case of the Metropolitan the Secretary of State should be empowered, if, after such inquiry, he is satisfied that the local authority ought to exercise their powers under the Acts referred to in respect of the area to which the official representation relates, to make an order requiring the local authority to discharge their duty in the matter, and that if such an order is not complied with it should be enforceable by the High Court of Justice.

Torrens' Acts.

With respect to the Artisans' Dwellings Acts, 1868–1882 (Mr. Torrens's Acts), it is to be observed that the 31 and 32 Vict. c. 130, by section 13, empowers the central authority on certain representations by householders to direct a local authority to proceed under the powers of the Acts referred to, and provides that such direction shall be binding on the local authority. The Commissioners recommend that this provision

should extend to "obstructive buildings" as well as to premises which are in a condition dangerous to health so as to be unfit for human habitation, and that any such direction by the central authority in the metropolis shall be enforceable by the High Court.

In consequence of the cumbrous and expensive character of the proceedings in connection with a writ of mandamus the Commissioners would propose that if it should be found practicable the order or direction of the Secretary of State should be made enforceable by an order of the court instead of by mandamus.

Contribution.

It has also been suggested that when in any metropolitan parish or district containing less than 80,000 inhabitants, the removal and replacement of dwellings for the working classes is found to be necessary under Torrens' Acts, the total cost of which shall be estimated at more than a certain rate in the pound, each of the contiguous parishes shall be made liable to pay a contributive rate towards such outlay, not exceeding one-eighth of the total sum so required; and that any dispute as to the cost of the work proposed to be done should be left to the arbitration of the Metropolitan Board of Works.

Amendment of s. 5 of 42 and 43 Vict. c. 64.

The Commissioners would here recommend an amendment of section 5 of the Artisans' and Labourers' Act Amendment Act of 1879 (42 & 43 Vict. c. 64), which provides that an owner who has been required to execute works in order to put his premises into proper sanitary condition or to demolish premises may require the local authority to purchase such premises. This provision, in the opinion of the Commissioners, should be repealed, as it puts a premium upon neglect of duty by the owner.

Metropolitan General Recommendations.

Without entering upon questions of policy of far wider application than the more immediate subject matter of the present inquiry, the Commissioners are clearly of opinion that there has been failure in administration rather than in legislation, although the latter is no doubt capable of improvement. What at the present time is specially required is some motive power, and probably there can be no stronger motive power than public opinion. With the view, therefore, of bringing specially under public attention the sanitary condition of the different districts in the metropolis, the Commissioners recommend that the Secretary of State should be empowered to appoint one or more competent persons for the purpose of inquiring as to the immediate sanitary requirements of each district, having regard to the several powers entrusted to the local authority, whether the Metropolitan Board of Works, or the vestry or district board; that the local authority should be empowered to nominate members of their own

body to act with the officers so appointed, and that the Reports of the result of such inquiries by the officers appointed should be transmitted to the local authorities, and should also be laid before Parliament.

Removal of Prisons.

Before leaving the recommendations, which, for the most part, have especial reference to the metropolis, the Commissioners have one more suggestion to make. In the earlier portion of the report much evidence was cited which showed that a great deal of the overcrowding and other evils in the housing of the working classes in the worst districts of London was owing to the insufficiency of accommodation in those parts of the town where the demand for dwellings was greatest, owing, amongst other causes, to the necessity for the masses in precarious employment to live at a convenient centre whence they might seek their daily work. Such districts are so densely built over that there is no probability of finding space for additional accommodation excepting by the removal of existing buildings. The attention of the Commissioners has been drawn to the fact that large areas both in the centre of London and in thickly populated neighbourhoods not in the central district are now occupied by extensive buildings used as prisons. With a view to ascertaining if they could be removed without disadvantage they called the Surveyor-General of Prisons, who gave evidence as to the prisons at Coldbath Fields, Pentonville, Millbank, and Fulham. Coldbath Fields stands on an area of nearly 9 acres; Pentonville on an area of 10 acres; Millbank on an area of about 23 acres; and Fulham on an area of $3\frac{1}{2}$ acres; the total area thus occupied is therefore about 45 acres. The two first named are situated in the vicinity of the central district of the metropolis, the condition of which the Commissioners specially investigated; Millbank is situated on the edge of a densely populated quarter in Westminster with reference to which evidence was also given; Fulham Prison, however, is not in an over-populated neighbourhood. The Surveyor-General gave it as his opinion that there would not only be no objection to the removal of the inmates to other existing prisons, but that the change would be a distinct advantage as a matter of prison policy. Without enlarging upon either of these questions the Commissioners think that the unqualified expression of opinion of the Surveyor-General of Prisons justifies them in recommending that with a view to relieving the pressure of space in districts of the metropolis inhabited by the working classes the prisons of Coldbath Fields, Pentonville, Millbank, and, if necessary, Fulham, should be removed.

They would suggest that the sites now occupied by Millbank, Coldbath Fields, and Pentonville Prisons should be conveyed to the Metropolitan Board of Works in trust for the benefit of those portions of the town which are most overcrowded. In fixing the price at which the sites should be so conveyed, due regard should be had to the

purposes for which they are so required. To carry into effect the object of securing additional land where most required in the metropolis for building-room for workmen's dwellings, and for open spaces connected therewith, power should be given, previous to their acquisition by the Metropolitan Board of Works, to sell or exchange, with the approval of the Home Office, any portion of the sites referred to, that the areas obtained instead should be devoted in proportions, to be fixed by the confirming authority, to these uses and to no other.

Public Loans.

The general principle they would lay down is that the State should lend at the lowest rate possible without loss to the national exchequer, and that in making the necessary calculations ancient losses should not be brought into account. The impression on their minds is that in the case of public bodies, where the security of local public income in addition to that of land and buildings can be given, a scale lower than the present one might be established. Where, after investigation, the security appeared complete this rate might be a reduction of $\frac{3}{8}$ on the $3\frac{1}{2}$ per cent., which at present forms the lowest charge, inasmuch as the rate of $3\frac{1}{8}$ per cent. apparently would cover expenses and leave a small margin. The limitation contained in sec. 22 of 42 & 43 Vict. c. 64 (Artisans' and Labourers' Dwellings Act, 1868, Amendment Act, 1879), might, in the opinion of the Commissioners, be repealed. Changes would also have to be made in the upper portion of the scale. The Commissioners are of opinion that the prolongation of the term of repayment and the re-adoption of the mode of repayment by way of annuity would still more facilitate borrowing, especially by the smaller corporations.

Labouring Classes Lodging Houses Act.

Mention has been made of the Labouring Classes Lodging Houses Act, which was carried by Lord Shaftesbury through both Houses of Parliament in 1851. That this Act has been an absolute dead letter, so far as regards local authorities, there is the authority of its author, of Mr. Shaw-Lefevre, and of Mr. Owen, the Permanent Secretary of the Local Government Board, the last witness stating that he did not know of a single case of its having been adopted in any place, nor even of any effort on the part of philanthropic persons to get it adopted. Lord Shaftesbury gave it as his opinion, in the strongest possible terms, that if the Act had been put into operation it would, to use his own words, "meet almost everything that is required at the present moment," and that it contains powers which would remedy the greater part of the evils now existing. Some of the provisions of the Act have already been mentioned; its general object is to encourage the establishment of dwellings for the working classes by giving power to localities to adopt the Act, and to borrow on the security of rates.

In parishes in the metropolis with a population of 10,000, and in

parishes in the provinces (not included in an urban sanitary district) with a like population, the procedure is as follows: A vestry meeting for the special purpose has to be called on the requisition of ten ratepayers, and if two-thirds in value of the votes of the vestry decide to adopt the Act, the vestry have to get the approval of the Secretary of State, and then to appoint certain ratepayers as commissioners who may borrow money on the mortgage of the rates, with the approval of the vestry and of the Treasury, and apply it to the erection of lodging-houses for the working classes. They may from time to time make such alterations and improvements in the dwellings as are necessary. The land on which they are to be built may be obtained either by appropriating to the purpose parish lands, or by purchasing or renting ground. The Commissioners, always with the sanction of the vestry and the Treasury, may purchase or lease existing lodging-houses and undertake their management by by-laws of their making, which, among other things, fix the rent.

In urban sanitary districts the Act may be adopted by the urban sanitary authority, and the sanitary authority are the authority for carrying the Act into execution. If, however, at the time fixed for the consideration of the matter by a local board or improvement commissioners a memorial is presented by not less than "one-tenth in value" of the persons liable to be rated to a general district or improvement rate requesting the postponement of the question until after the next election of members of the local authority, the consideration must be so postponed. Further, in the case of Improvement Commissioners, where the majority of the members are elected or appointed without the concurrence of the persons liable to be rated to improvement rates, the Commissioners cannot determine upon the adoption of the Acts without the sanction of the "major part in value" of the persons liable to be rated present at a meeting specially convened by the Commissioners for the purpose. Looking at the powers which are conferred on a local authority by the Act when it has been adopted, it seems that Lord Shaftesbury's belief in its efficiency is not merely based on the natural favour with which a legislator regards his own productions. His Lordship's experience on the subject supports the Commissioners in the feeling that they may recommend that a trial should be given to this Act if amended in certain respects so as to make it effective.

The Commissioners would, in the first place, recommend that the Act should be made in London metropolitan instead of parochial. As long as the Government of London remains in its present form the Metropolitan Board of Works should be the body invested with the execution of the Act. In the provinces the sanitary authorities, rural as well as urban, should be the authority for the purposes of the Act.

The Commissioners further recommend that the local authority should be empowered to adopt the Act by a majority of votes of the

members present and voting, and that the consent of the ratepayers should not in any case be required for the adoption, and that the objections of ratepayers should not postpone the consideration of the question of adoption.

The Commissioners therefore recommend that compulsory powers to purchase land under the Act should be given to the local authority by provisional order.

Rating of Vacant Land.

In connection with any such general consideration of the law of rating attention would have to be given to the following facts. At present, land available for building in the neighbourhood of our populous centres, though its capital value is very great, is probably producing a small yearly return until it is let for building. The owners of this land are rated not in relation to the real value but to the actual annual income. They can thus afford to keep their land out of the market, and to part with only small quantities, so as to raise the price beyond the natural monopoly price which the land would command by its advantages of position. Meantime, the general expenditure of the town on improvements is increasing the value of their property. If this land were rated at, say, 4 per cent. on its selling value, the owners have a more direct incentive to part with it to those who are desirous of building, and to a two-fold advantage would result to the community. First, all the valuable property would contribute to the rates, and thus the burden on the occupiers would be diminished by the increase in the rateable property. Secondly, the owners of the building land would be forced to offer their land for sale, and thus their competition with one another would bring down the price of building land, and so diminish the tax in the shape of ground rent or price paid for land which is now levied on urban enterprise by the adjacent landowners, a tax, be it remembered, which is no recompense for any industry or expenditure on their part, but is the natural result of the industry and activity of the townspeople themselves. The Commissioners would recommend that these matters should be included in legislation when the law of rating comes to be dealt with by Parliament.

Special Application of Lord Shaftesbury's Act to Rural Districts.

The Commissioners consider it desirable that every encouragement should be given to the possession of land for the purpose of cultivation by the labourers in the agricultural districts; and they recommend that Lord Shaftesbury's Act be so amended as to extend the power given to the local authority to the adding to each tenement of not more than half an acre of garden ground, to be let with each tenement, held under the Act, at such rent as land of similar quality is usually let for in the neighbourhood.

Extended Application of the Chambers and Offices Act, 1881.

Suggestions have been made of legislation involving universal provisions founded on Sir Sidney Waterlow's Chambers and Offices Act, 1881 (44 & 45 Vict. c. clxxxi). This special Act of Parliament was obtained in order to give facilities for the acquisition by artisans and labourers of the tenements they occupy in industrial dwellings.

The Act was consequently framed and passed in 1881, its full title being, "An Act to facilitate the management of blocks of buildings occupied in sections as separate tenements, and the disposal of each separate tenement; and for that purpose to incorporate a company with powers of management, and also powers to erect and promote the erection of such buildings, and other powers." By this it will be seen that the Act specially empowered a company of its own creation to carry out its provisions. A corporation was consequently established under the title of "The Chambers and Offices Company." It is empowered to take over and manage the common rights in buildings, constructed in sections for occupation as separate tenements, and to arrange with the owners under what regulations and by-laws the rooms themselves shall be held and used, leaving the ownership of the rooms in the hands of the original owners to be disposed of at such prices as they may think fit as separate freeholds, or otherwise, according to the tenure of the property.

One very important feature of the Act is a plan whereby arrangements can be made for the occupiers, by paying an increased rent over a certain number of years, to become the actual owners of the rooms they occupy. If this principle can be put into a practical form it is one which the Commissioners would strongly recommend.

The Commissioners would therefore suggest the extension of an amended form of the Act to all companies incorporated for the purpose of providing dwellings for the working classes, provided they desired to come under its operation. If the Act were to become universal the place of the company might often be taken by the local authority.

The Commissioners meanwhile would recommend generally, with reference to all kinds of dwellings, that facilities should be given to allow capital to be repaid in rent, with a view to giving tenants facilities for becoming freeholders.

Valuation.

In the opinion of witnesses appeals should be abolished, because they add greatly to the expense and are of advantage to nobody but the lawyers and surveyors, whose interest it is to prolong the proceedings. Their emoluments should likewise be checked by fixing a scale of professional charges in connection with the working of the Acts. The Commissioners recommend that where the appeal exists it shall only be on an order, after leave obtained from a superior court, or grounds which shall satisfy the court that a failure of justice has taken place. They would also recommend that opposition to the confirmation of a

provisional order should be confined to the single statutory ground that the area is not an unhealthy area within the meaning of the Acts, and, in cases only where lands are proposed to be taken not included in the area in respect to which the official representation was made, that such lands are not required for the purpose of the scheme.

Betterment.

Returning to the question of compensation, the evidence has shown that there have been striking instances of compensation which has been paid in cases where persons have received payment for actual advantage which has accrued to their property for the demolitions or alterations; for example, where a portion of property is taken in order to widen a street. It was stated by Mr. Chamberlain that enormous compensations have been paid to landowners in such cases. Six feet, for instance, has been taken off their frontage, and instead of facing, as they have hitherto done, a mean court, or a wretched wide street, they find themselves on a great thoroughfare, and the remaining part of their property is worth twice or three times as much as the whole of it was worth before; and yet, although nothing is taken from them by way of contribution, they may have secured enormous compensation. At the same time it should be mentioned that it has not unfrequently been the practice of Parliament to enable the improving authority to include within their limits of deviation additional land where there is prospect of considerable improvement.

This leads to the consideration of a most important question connected with compensation and the incidence of rating—the principle which is known by the name of Betterment. It is the principle that rates should be levied in a higher measure upon the property which derives a distinct and direct advantage from an improvement instead of upon the community generally, who have only the advantage of the general amelioration in the health of the district. American legislation has adopted the principle that where public improvements are effected by the local authority they ought to be able to bring in aid of the cost of the improvement any additional value conferred on the adjoining property by reason of the improvement. Evidence on this point was given by Mr. Shaw-Lefevre, Mr. Forwood, and Mr. Meyer, the editor of the *Sanitary Engineer*, of New York.

In this country the principle has been to a small extent adopted in the Acts of 1879, and of 1882. The former provides that an arbitrator is to take into account, in estimating the amount of compensation to be given to an owner, any additional value given to the adjoining property of the same owner by reason of the destruction of his house, which is in bad condition. This, to some extent, incorporates the principle, but only as regards the same owner. Then in a clause of the Act of 1882, a provision was introduced that where an obstructive building is taken for the purpose of improving the adjacent property the improvements given to that property may be charged upon it in

the shape of a rate in aid. The advocates of Betterment think that in every case an adjoining property, if it can be shown to be improved, should pay more than the general rate of the town towards the improvement scheme.

It would not, of course, be conceded that every improvement had increased the value of neighbouring property. Supposing, for instance, a *cul de sac* were thrown open for the sake of making a thoroughfare from one part of a town to another, although *culs de sac* are very objectionable in poor neighbourhoods, yet for high-class residences they are much sought after for the sake of the quiet that comes from absence of traffic; an owner of such residential property might urge that it had deteriorated in consequence. Or, again, the opening up of a great main street might divert traffic, and consequently trade, from other streets left on one side, and here, too, it might be urged that injury had been done to shop property. It would be necessary in any case to widen the scope of the local inquiry which is now undertaken by the Home Office or the Local Government Board in the case of improvement schemes. The inspector would have to examine the proposal by the local authority to levy a special tax either within a certain radius over a sub-area or upon certain properties which they have alleged would be greatly benefited by the improvement. There are great practical difficulties in working out the idea, and it has been suggested that local opposition to improvement schemes might be increased by the adoption of the principle.

Extension of Power to Apply Trust.

The Commissioners would recommend that the law be so amended that limited owners and corporations be empowered to apply trust funds on other than the best terms where the object is the erection of artisans' dwellings on their land.

Amendment of Settled Land Act.

The Commissioners recommend that the Settled Land Act be so amended as to permit the application of trust funds to improvements in towns by way of building.

Legal Expenses.

The Commissioners, in the course of their inquiry, elicited a great deal of evidence which proved the fact that immense sums of money are, in connection with improvements, yearly sunk in legal expenses. Mr. Forwood stated that the £72,000 which was paid in compensation for 635 insanitary houses at Liverpool was out of all proportion to what the owners were morally entitled to; but the sum of £10,000 paid to lawyers for their legal charges in connection with the same transactions is a much more surprising figure. When details come to be examined the large figures are less to be wondered at. Sir Curtis Lampson testified that no sooner is a property condemned than local

solicitors call upon the people who have houses and propose to them to manage the business for them. He mentioned the case of a condemned house valued at £20, where the solicitors' charges amounted to £57.

The evidence before the Commissioners shows that there is a widespread dissatisfaction, especially among the more provident of the working class and those desirous of purchasing their own houses, at the difficulty and cost connected with the transfer of land and a belief that this expense and difficulty might be greatly diminished by a reform of the law. The Commissioners feel that they are unable to make any definite suggestions on this point, while they fully appreciate the importance of the object sought to be attained, and they are of opinion that any possible reforms in this direction must be the result of a separate and special inquiry.

Workmen's Trains.

Until 1883 no provision was made by any public general Act to compel railway companies to run workmen's trains. Provisions for that purpose were first made in the North London (City Branch) Act and the Metropolitan Act, 1861; afterwards in the Acts of the London, Chatham, and Dover, and the Great Eastern Railway Companies, with regard to their respective metropolitan extensions, and in the Acts of the Metropolitan District, and the Great Eastern Railways in 1864, and in some other subsequent Acts.

The Act of Parliament of 1883 mentioned eight o'clock in the morning as the limit of time for workmen's trains, but at present most of them are run before seven o'clock, and it is said that if the companies were compelled to run them till eight it would tell very hard upon them in interfering with the clerks' traffic which begins just then. It is therefore contended for this reason and for others which were given in evidence that the powers under the Act of 1883 must be exercised with great discretion. The Commissioners are, however, of opinion that under it a bargain was struck between the nation and the railway companies, the consideration for the remission of a part of the passenger duty being the provision of a certain number of workmen's trains.

The Commissioners are of opinion that upon the subject of the Cheap Trains Act of 1883 the Board of Trade should themselves initiate communication with the London Trades Council and other representative bodies of workmen, and should secure to the working classes the full benefit to which they are entitled under the Act of 1883 as to houses as well as in other respects.

Standing Orders.

The Commissioners examined several witnesses as to the Standing Orders of both Houses of Parliament which have reference to the re-housing of persons displaced by railway demolition. The evidence was unanimous that the Standing Orders were either evaded or were

insufficient. Without waiting for presentation of their report the Commissioners by special resolution recommended considerable amendments to the House of Lords Standing Orders, and similar amendments in the Standing Orders of the House of Commons, which were adopted by both Houses of Parliament, and are printed in the Appendix to this Report.

The Commissioners would recommend that the railway companies, in the case of demolitions of house property, be required both to provide new accommodation for the number of persons previously residing in the houses demolished and be precluded from using the dwellings so substituted for any other purpose without the consent of the local authority.

Displacement to be Gradual.

Your Majesty's Commissioners would recommend that it should be made compulsory for displacement and rebuilding to be as nearly as possible simultaneous. They are not of opinion that the details could be laid down in an Act of Parliament. For instance, in the case of a scheme of metropolitan improvement or a scheme under Sir Richard Cross's Act, it would not be practicable to enact that the whole area should under no circumstances be cleared at once, but that a portion only should be cleared, as it might seriously prejudice the success of a scheme if the new roads or streets required were not allowed to be carried out in the first instance. Your Majesty's Commissioners are of opinion that the policy and principle of their recommendation should be laid down by statute, and that the details must be left to the local authority.

Model Dwellings.

Your Majesty's Commissioners have recommended that power should be given to limited owners and corporations to apply trust funds on terms other than the best that can be obtained when the object is the provision of dwellings for the working classes. This principle, it appears from evidence, if carried out would greatly assist the extension of model dwellings for the accommodation of a class which is now rarely reached by them. It has been seen how the rents of the tenements in model dwellings are an obstacle to their occupation by the poorest class; and an opinion expressed by a witness that the building companies might reach the poorest classes if they could be satisfied with a less dividend is not one on which Your Majesty's Commissioners would base a suggestion. The force of their recommendation, referred to above, would, however, be felt in cases where the difficulty of providing the dwellings is due to the cost of the land, or to the ground rent. The agent for the Ecclesiastical Commissioners' property said that the first difficulty in providing blocks of buildings for artisans' dwellings was the procuring of sites, but if sites could be provided the buildings could not, in some cases, be put up by private enterprise on

account of the amount of the ground rents. The agent to the Northampton and Westminster properties referred to the Gatliff Buildings on the latter estate. The principle adopted in the case of these dwellings was that the ground landlord let the land at the lowest possible ground rent, and lent the money for the building at 3 per cent. on the security of the lease on the condition that the buildings should be for the use of the very poor. Your Majesty's Commissioners do not assert that the rents quoted for the Gatliff Buildings are at a rate which would put the dwellings within the reach of the most necessitous class. They have only cited the instance in support of their previous recommendation that powers should be universally given to limited owners and corporations to apply trust funds in such cases on other than the best terms. The recommendations in favour of a lower rate of interest on public loans, and in favour of housing by railway companies; that in favour of the simplification and extension of Lord Shaftesbury's Act, the proposal for the removal of prisons, the recommendations also with regard to legal expenses, to compensation, and others, would all tend to increase the number of such buildings and thus to lower rents.

FURTHER GENERAL SANITARY RECOMMENDATIONS

Abatement of Nuisances.

Under the Act in force in the metropolis there is no provision for the justices imposing a penalty when they make an order for the abatement of a nuisance, or an order prohibiting the recurrence of a nuisance. Under the Public Health Act, 1875, which is in force outside the metropolis, there is such a provision; the court may impose a penalty not exceeding £5 on the person upon whom the order is made. The Commissioners recommend that this provision should be made applicable to the metropolis, and that the maximum penalty might also with advantage be increased.

Responsibility of Owners.

In the opinion of the Commissioners there should also be a simple power by civil procedure for the recovery of damages against owners or holders of property by those who have suffered injury or loss by their neglect or default in sanitary matters.

Water Supply.

Evidence has been given showing that the inadequacy of the water supply in the poorer quarters of the metropolis and the great towns is the cause of much unhealthiness and misery in the dwellings of the working classes, and the Commissioners would recommend that the water supply should, as a general rule, be in the hands of the local authority.

Closet Accommodation.

The law as to the power of water companies to cut off the water supply has already been cited in this Report, and the Commissioners, recognizing the grave consequences which may result from the misuse of this power, recommend that the companies should be deprived of the summary power which they now possess.

Much evidence was given before the Commissioners, some of which has been quoted in this Report, of the insufficient provision of water-closets and privies both in town and country, and considering the evil effects, both moral and sanitary, of this deficiency the Commissioners would recommend that, even in the case of old houses, the duty should be thrown on owners of erecting them where they do not exist. It might, however, be necessary to provide for the relaxation of the law in certain cases.

Van Towns.

The Commissioners recommend that the local authorities should be given jurisdiction over them by means of the extension of their powers by statute to all habitations, and that the powers given in section 23 of the Public Health Act should be extended to any hut or tent, and to any cart used for sleeping which remains for more than two nights within 200 yards of the same spot. It is not intended by these suggestions to interfere with encampments of Your Majesty's Forces under proper military supervision, and it may be gathered from the foregoing that it is not proposed to interfere with the habits of the nomadic gipsy population. The recommendations of the Commissioners are made for the benefit of the neighbourhoods in which van towns are located, as well as in the interest of the settlers themselves.

Hop-pickers.

The Commissioners would therefore recommend that section 314 of the Public Health Act shall be so amended that provisions equivalent to those contained in the model by-laws of the Local Government Board shall be applied in all districts of sanitary authorities largely visited by persons engaged in picking hops, and that provision shall also be made for the efficient inspection of the lodgings of hop-pickers and fruit-pickers by the sanitary authorities.



APPENDIX C

MISS OCTAVIA HILL

IN 1864 Miss Octavia Hill began managing property for owners. At the suggestion of John Ruskin opportunity was taken of the rent collection to influence the habits and characters of the tenant dwellers.

The following notes on Miss Octavia Hill's system of rent collecting are taken from her pamphlet *Homes of the London Poor* (1875)—

The chief features of Miss Hill's system are—

(1) That the rents are collected by ladies; and Miss Hill gives the following reasons why ladies are so successful in their work—

(a) They are accustomed to household needs and arrangements.

(b) They are generally careful of details.

(c) The wife is the person who pays the rent, and is at home to see the collectors.

(d) Ladies are more familiar with all that makes home comfortable for family life and children.

(2) One of the principal things is "sympathy with the tenants" and a close contact with their daily lives.

(3) On acquiring the control or possession of a new block of property, the houses are overhauled and repaired, and the position and character of the tenants are closely observed.

(4) Tenants who will not pay rent, or who lead clearly immoral lives, are ejected. These rooms or houses which they vacate are immediately cleansed, distempered and painted. Those of the remaining tenants who show signs of or a desire for improvement, and appreciation of attention, are allowed to remove into the renovated house or houses, and thus each remaining room is attended to.

(5) No sub-letting is permitted, and no incoming tenants are allowed to take a decidedly insufficient quantity of rooms. The elder girls of the tenants, or older women, are employed in cleaning any passages, etc., for which they are paid. It is within the authority also of the landlord to insist on the cleanliness of the outhouses, staircases, etc., and also to look after the cleanliness of the rooms themselves.

(6) Miss Hill has hitherto found such properties pay a very safe 4 per cent. on capital invested, and at the same time a fund for the repayment of the capital is accumulating. In some cases 5 per cent. is earned on the capital invested.

(7) This interest is realized after spending a liberal allowance for repairs. Each property is allowed a certain amount per year for repairs, and if this amount is not all spent, the surplus is used for providing such appliances as the tenants themselves desire. It is therefore to the interest of the tenants to keep the expenditure for

repairs as low as possible. This is calculated to restrain the wanton damage common among the tenants of the lower class. They are careful to avoid injury to the property, and are useful in finding economical methods of repairing, even doing some repairs of their own accord.

(8) In connection with the buildings in several neighbourhoods a large assembly-room has been built, or a large room set aside for gatherings, libraries, etc., and social gatherings are held there at different times for both sexes, and for young and old.

(9) Advantage is taken during the weekly call for rent to have a little quiet and unobtrusive conversation with the tenant, and although most landlords find a difficulty in approaching the tenants in any other way than purely as tenants, Miss Hill has, after a short time, been able to enter into the family troubles and questions, and willingly gives advice on and sympathy to all matters concerning the household.

(10) All the tenants are numbered, not merely counted, but known individually, man, woman, and child. They are known at their best and at their worst.

(11) The tenants are never allowed to involve themselves in debt for rent. Now and then they are supplied with employment to enable them to pay it, but this is in no way held before them as likely to be done, and every effort is made to develop a sense of independence.

(12) Attention is paid to the children. Games and ground are in some cases provided for them, and a general interest taken in their welfare and happiness.

(13) Only in extremely exceptional cases is pecuniary help given, and that only through and in co-operation with organized charity, the principle adopted being that it is infinitely better to give work than either money or goods, and it being most important that the manager should not be the almoner.

(14) Each tenant is treated as a man or woman with his or her own view of life, and is left free to fulfil such views, the aim of the worker being rather to bring a man or woman to a point of considering and judging right.

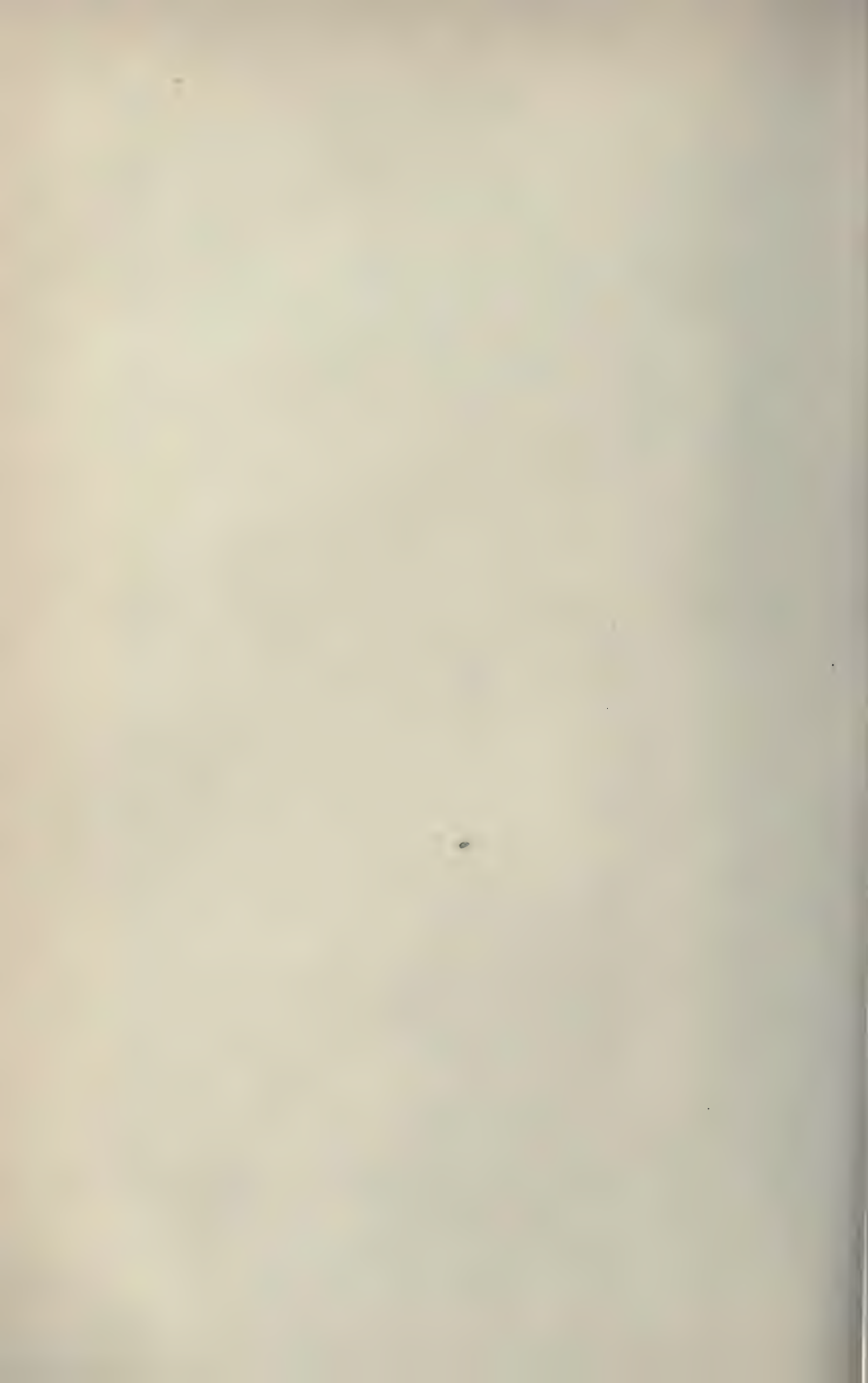
(15) One of the results of this work is that instead of being met on the doorstep with a rent-book and half a week's rent, with further entry denied, a warmer welcome is extended to the collector of the rent, who naturally enters the room, and in nine cases out of ten sits down for a little chat.

The result of Miss Hill's method is that landlords are continually giving her more property to manage (the Ecclesiastical Commissioners handed over to her a year or two ago a further 22 acres of houses) and tenants are always on the look out for "houses under the ladies."

The question is often asked—how does Miss Hill manage to avoid any arrears of rent? The answer is—firm but friendly insistence generally brings the rent. When tenants find they have to pay rent for the house they live in, they bestir themselves to earn the necessary

money. Miss Hill's lady assistants have many ways of helping them to do this, such as employing them to do repairs to the houses, employing the elder girls to clean staircases, etc., etc., but one of the chief causes of success is that the influence brought to bear before misfortune overtakes the tenants enables them to meet it when it comes. Miss Hill's tenants do not get into straits so easily as the tenants of those landlords who take no interest in them beyond collecting the rent.

It is impossible to explain in detail the many devices adopted by resourceful people for giving sympathetic assistance to those who require to be taught to help themselves. Suffice it to say that ladies trained by Miss Hill do succeed in collecting their rents almost in full and this with nothing but good results for the tenants, who are also their friends.



APPENDIX D

LEGISLATIVE PROPOSALS SINCE 1909

(a) Sir Arthur Griffith-Boscawen's Bill, 1912.

A SUB-COMMITTEE of Unionist Social Reformers was constituted in 1911 under the Chairmanship of Sir Arthur Griffith-Boscawen, and the Boscawen Bill was drafted.

The Bill, introduced in March, 1912, proposed—

(1) To set up Housing Commissioners as a separate Department of the Local Government Board, but under the control of the President of that Board, and, through him, responsible to Parliament. (Clause 1.)

(2) The provision of an Imperial Grant (in 1912, £500,000 was asked for and in 1911 and 1913, £1,000,000) as an inducement to local authorities to carry out housing schemes, the cost of such schemes to be borne jointly by the Imperial Exchequer and the local authority. (Clause 12.)

(3) That in return the central authority should obtain more adequate powers than it possesses to-day for compelling a recalcitrant local authority to do its duty. (Clauses 2 and 3.)

(4) That an alteration should be made in the existing compensation arrangements with a view to carrying out more effectively the intention of the Act of 1890 and of the previous Acts, that compensation should not be based on rents swollen by overcrowding.

The Bill, as introduced in December, 1911, and re-introduced in February, 1912, was not devoid of any substantial expert backing. It was drafted and backed by Sir Arthur Griffith-Boscawen, for two years Chairman of the London County Council Housing Committee; by Col. Kyffin-Taylor, Chairman of the Liverpool Housing Committee; by the Hon. Walter Guinness, ex-Chairman of the London County Council Housing Committee; by Mr. Chas. Bathurst, who is, by common consent, one of the best known authorities on rural housing in the House of Commons; by Mr. Montague Barlow, Lord Henry Bentinck, Mr. Waldorf Astor, Mr. J. W. Hills, Lord Wolmer, and Mr. Harold Smith, all of them well known for their interest in, and knowledge of, the social problems of to-day. These members of the House made extended tours to the more important municipalities in order to gather the opinions, and collate the experience of the local authorities, and drafted their Bill to meet the requirements of the special localities. The proposals they finally embodied in the Bill were supported by practically every Housing and Town Planning Council, the National Land and Home League, and the Workmen's Housing Council.

The main proposals of the Bill were to establish Housing Commissioners under the Local Government Board, and to give an Imperial grant of half a million, accompanied by real powers, to compel local authorities to do their duty in exchange for the grant. The Chancellor of the Exchequer refused the grant, and the three main clauses of the Bill became at once inoperative.

In the end the only vital clause of the Bill which went through was that which provided against the owner of a slum claiming undue compensation for overcrowded premises; and even this clause was fought bitterly by the single-taxers. The history of the Bill on report is short. The Liberals took good care that it never came up for discussion by obstructing a minor measure which stood immediately before it on the Order Paper.¹

¹ F. E. Smith: *Unionist Policy*.

(b) Lord Salisbury's Rural Housing Bill, 1912.

In 1912, Lord Salisbury introduced into the house of Lords a Rural Housing Bill, and in the same year the Rural Cottage Bill, "to make further provision for the erection of cottages in rural areas," was presented to the Commons by Mr. Stanier, and supported by Mr. Jesse Collings, Mr. Bridgeman, and several other agricultural members.

The Memorandum of Lord Salisbury's Bill points out that the problem of providing cottages is, in one sense, a simple one. The State possesses an ample supply of credit, and, therefore, of capital, which can be loaned out on adequate security, while at the same time the Local Government Board, as representing the Imperial authority, has in itself few facilities for erecting cottages cheaply and efficiently, or of seeing that they are kept in proper repair after their erection. The landowner, on the other hand, is hard put to it to find the capital expenditure for the erection of new cottages, but he can secure their erection at a lesser cost than would be incurred by the representatives of the distant central authority. Lord Salisbury's proposals, then, are that where increased housing accommodation is required, State money should be lent to owners, who are willing to build, at the lowest rate the State can afford without loss, while the erection and management of cottages should be under the control of the owner himself.

To quote the words of the Memorandum—

It follows, therefore, that the State should find the capital, and the private owners should build and manage the cottages. Two conditions only are essential—

(1) That the cottages should be built and kept in repair to the satisfaction of the State.

(2) That the owner should not make a profit out of public money by the transaction.

In order to secure an efficient supervision of this expenditure of the State loan, the usual machinery of local government is to be called into operation. For this purpose the County Council is to determine whether the need exists, and it becomes responsible for seeing that the terms of the agreement with the State are duly carried out by the owner. In addition to these powers to deal with the owners on a voluntary basis, it has certain compulsory powers. Wherever a closing or demolition order has been issued, it can, with certain restrictions, "require another cottage to be built on the site, or on such other land in the parish as may be approved by the Council."

The finance of the measure is based on this triple arrangement between owner, County Council, and State.

The taxpayer provides the capital, but immunity from loss is secured to him by inserting the County Council to act as agents for the Treasury, and to be alone in contact with the private owner. The Treasury will, therefore, have a security of the rates behind their loans, and the taxpayer will incur no risk whatever. The liability of the County Council to make good the loans is covered by the security of property belonging to the owner of double the value. Therefore, in this there should be no risk to the ratepayer. He is only asked to incur a small expenditure for administration. With this exception, the whole burden is thrown upon the owner. The site must be free. The rent is limited to 5 per cent. on the outlay—that is, 3 per cent. for interest and sinking fund on the loaned capital and 1½ per cent. for upkeep, etc. It is calculated that the cost of upkeep, etc., is about equal to 1 per cent., so that, even leaving out of account the burden of rates and bad debts, the

owner will make no profit; and rates and bad debts, though varying in each particular instance, will involve a considerable loss. Moreover, of course, if the rent actually obtainable is not sufficient to provide 5 per cent.—which will often be the case—the loss to the owner will be proportionately greater.

It is evident that, for the success of this scheme, the cost of building must be reduced to a minimum, consistently with efficiency. Therefore unreasonable by-laws must be dispensed with, and a clause is inserted giving the County Council power, if necessary, to over-ride the District Council in this respect.

A statutory obligation is placed upon a Parish Council to report any want of cottage accommodation in the parish, but the authority to put the Bill into operation is the County Council.

The main factor which distinguishes these proposals from those put forward either in Sir Arthur Boscawen's or Mr. Stanier's Bill is that Lord Salisbury's Bill proposes to make the owner responsible for the erection and repair of buildings under supervision.

(c) Mr. Belville Stanier's Bill, 1913.

In the same year (1913) a more extensive measure was introduced into the House by Mr. Stanier, the member for the Newport Division of Shropshire. This Bill was strongly supported by Mr. Jesse Collings, and was the work of the Rural League. Among other backers of the Bill were Mr. Hammersley, Mr. Jardine, Mr. Harry Hope, Major Henderson, Mr. Bridgeman, Captain Morrison-Bell, and Mr. Barnston.

On 4th April, 1913, Mr. Stanier's Bill was debated on the second reading a fortnight before Sir Randolph Baker's Bill. It was opposed by the President of the Local Government Board and, as just under 100 members voted for the closure, it was talked out, and not proceeded with. Mr. Stanier's Bill is confined to the provision of rural cottages, which, with the assistance of State finance, are in case of need to be erected alternatively by the local authority or by the landowners. For this purpose rural housing commissioners are to be appointed to form a separate department of the Local Government Board concerned with rural housing alone. It is to be the duty of these commissioners to ascertain the demand for rural cottage accommodation in the various rural districts, and to co-operate with any persons who can assist them in their inquiries. Similarly, the local authority, which in this case is the Rural District Council, may also hold an inquiry and produce a scheme of its own to be sent for approval to the commissioners. In fact, the relation between the commissioners and the local body is that of mutual co-operation, with the assistance of outside advice. At the same time, this Department of the Local Government Board is, naturally, the final authority as (1) it need not pass and finance a scheme of the Rural District Council, of which it disapproves; and (2) in the event of a Rural District Council refusing to carry out a scheme sanctioned by the commissioners, the work can be done in default by the Local Government Board, which will obtain for this purpose all the powers of the local authority. The measure thus secures both local initiative, and, in the ultimate resort, reserves sufficient power to enable the central authority to keep backward areas up to the mark.

The finance of the Bill is both simple and ingenious. The precedent

of the Irish Labourers' Cottages Act, under which some £80,000,000 has been lent to local authorities in Ireland for the erection of cottages, has been followed by Mr. Stanier and the Rural League, with some important modifications. Under Clause 10 the Rural District Council shall be lent all the money required for (a) the building of cottages; and (b) the supply of garden land, the amount being limited to an average of £200 in respect of each cottage or garden. This estimate of £200 per cottage, it will be observed, is the same as that put forward by the supporters of Sir Arthur Griffith-Boscawen's Bill.

The rents under the Rural District Council are not to exceed 2s. 6d. a week, and the money is repayable by means of an annual sinking fund in $68\frac{1}{2}$ years, the local authority becoming finally the possessor of the cottage when the money has been repaid. The annual sum required to pay the interest and repay the capital in $68\frac{1}{2}$ years would be £7 per cottage, and, if there is added to this £2 15s. for repairs, establishment charges and insurance, the total annual liability of the Council would be £9 15s. during the whole period. This sum would be met in the following manner: (a) the rent of £6 10s., that is at 2s. 6d. a week, payable by the tenant; (b) £1 for sinking fund purposes, payable by the Rural District Council; and (c) the balance, approximately £2 5s., from the Development Fund. These figures are, of course, not fixed except by an upward limit, since, if a cottage could be erected at less than £200, either less rent might be charged or a smaller balance would be left for the Development Fund to pay.

The alternative proposal is that the commissioners should deal directly with those owners of land, whether private persons or societies, who are willing to provide (1) the land for cottages, free; (2) a garden, where land is available, not exceeding one-eighth of an acre to each cottage; and (3) to do the repairs and to keep the cottages in proper sanitary condition. Any owner who is willing to undertake these obligations can obtain a Treasury Loan, approved by the Housing Commissioners, on the same terms as have already been described in the case of a Rural District Council. There are, however, one or two important financial differences between the case in which the cottage is erected by the private individual and that in which it is built by the local authority. In the first place, the charge for repairs, establishment charges and insurance, is purely the owner's contribution, and therefore it will be unnecessary to approach the Development Commissioners for so large a grant in order to make the annual balance correct; and in the second place, the limit of rental is placed at 2s. a week in the case of the private owner as against 2s. 6d. in the case of the local authority. The owner, then, apart from repairs, will find that, like the local authority, the charge for interest and sinking fund is £7. This sum would be met as follows, assuming the cottage to be let at the full limit of 2s. a week: (a) by the rent of £5 4s.; (b) by £1 payable by the owner for sinking fund purposes, and (c) 16s. from the Development Fund; total, £7.

It will be clear that a very considerable saving, both to the Development Fund and to the tenant, would be effected under Mr. Stanier's Bill, in cases of cottages erected by State-aided private enterprise, rather than by State-aided local authority.

The immediate fate of this measure has already been described, and on 18th April, a fortnight later, Sir Randolph Baker re-introduced what was in essence the Boscawen Bill.

(d) Mr. Montague Barlow's Bill, 1913.

At the end of the session of 1913, a Bill for the Housing of the Working Classes was presented by Mr. Montague Barlow, and supported by Mr. F. E. Smith, Lord Robert Cecil and Mr. Joynson Hicks. It will be observed that Lord Salisbury's and Mr. Stanier's Bills are entirely concerned with rural housing, while Mr. Montague Barlow's Bill is an attempt to deal with both sub-divisions of the subject in a single measure.

The main objects of Mr. Barlow's proposals are, first to turn the Small Dwellings Acquisition Act of 1899 into an effective measure for assisting working men to purchase their own houses, and, secondly, to bring houses which contain shops within the working of the various Housing Acts. For this purpose, it has been found necessary to propose amendments to the Housing of the Working Classes Act of 1890 and the Housing and Town Planning, etc., Act of 1909.

There can be no question that there is a strong demand among skilled workers for the ownership of their own houses, "In Oldham," says the memorandum attached to the Bill, "according to the Local Government Board Report of May, 1909, out of 33,000 inhabited houses, over 10,000 are owned or in the course of being purchased by artisan proprietors. The Bill proposes to assist voluntary associations, whether friendly societies, or similar bodies, who are promoting this work of house purchase." The object of the Bill is, therefore, to remedy an admitted weakness in the Act of 1899, which was passed with a view of assisting local authorities to help artisans with the purchase of their own homes.

Mr. Montague Barlow's Bill proposes to allow Government money to be advanced at a low rate of interest, say $3\frac{1}{2}$ per cent., to authorized societies, up to two-thirds of the amount required. With two-thirds of the capital required thus provided at a low rate of interest better terms could be provided by the societies to the purchasing tenant than at present. The society would be an intermediary between the purchasing owner and the State. Its active interest would be engaged by requiring that one-third of the capital necessary should be found by the society, and, in addition, it would have to be authorized by the Local Government Board. Regulations would also be made requiring societies who obtained a loan to make proper provision for safeguarding the interest of purchasing owners, who would be in the position of

mortgagors, while, at the same time, preventing the machinery of the Bill from being exploited by speculative builders.

(e) **Sir Randolph Baker's Bill, 1913.**

This amended version of the Boscawen Bill came up for second reading on 18th April, 1913.

It differed from the version of 1912 only in two important particulars.

(1) The sum asked for in the Bill of 1912 was half a million. The sum asked for in the second version was a million, which was to be divided equally between urban and rural districts.

(2) The other important difference was as follows: The promoters of the Bill of 1912 had followed more or less exactly the Irish precedent. Under the Irish Act the grant takes the form of a capital sum contributed by the State towards the construction of cottages. The Bill introduced by Sir Randolph Baker was, therefore, amended in this particular, and it was agreed that the grant should take the form of a State subsidy in relief of the actual deficit on the charge of such cottages, no less than four-fifths of such deficit to be paid by the State in necessitous areas. Under this suggested arrangement, if an economic rent could be charged for a cottage, the State grant would *ipso facto* lapse. Obviously on abstract grounds this arrangement is preferable to the one originally suggested.

The debate on the Bill¹ followed in the main the outlines of that which took place on the original version in 1912. The motion to refuse a second reading was defeated by 181 to 41.

The Bill was sent to the Standing Committee. The money grant was refused, and Mr. Walter Long, who took charge of the measure, at once withdrew it.

¹ *Official Debates*, Vol. li, No. 29, 18th April, 1913.

APPENDIX E

HOUSING ACTS, 1914

Housing Act, 1914.

THIS Act provided that—

1.—(1) The Local Government Board shall have power, with the approval of the Treasury, to make arrangements with any authorized society within the meaning of this Act for the purpose of the provision, maintenance, and management of dwellings and gardens and other works or buildings for or for the convenience of persons employed by or on behalf of Government departments on Government works where sufficient dwelling accommodation is not available for those persons, and the Commissioners of Works shall have power for the same purpose, with the consent of the Treasury, given after consultation with the Local Government Board, to acquire and dispose of land and buildings and to build dwellings, and do all other things which appear to them necessary or desirable for effecting that purpose.

(2) The Local Government Board may, with the approval of the Treasury, assist any authorized society with whom arrangements are made under this Act on such conditions as they think fit by becoming holders of the share or loan capital thereof or making loans thereto or otherwise as they think fit.

Where the Local Government Board make arrangements under this Act with any authorized society in connection with the provision or maintenance of dwellings within any borough, the council of the borough shall have the like power, with the approval of the Local Government Board, of assisting the society as the Local Government Board have under this Act with the approval of the Treasury.

Any expenses incurred by the council under this provision shall be defrayed in the same manner as expenses of the council under Part III of the Housing of the Working Classes Act, 1890; and the council shall have the like power to borrow for the purposes of this provision as they have for the purposes of that part of that Act.

2.—(1) The Treasury shall, as and when they think fit, issue out of the Consolidated Fund or the growing produce thereof such sums as may be required for the purpose of meeting any expenditure which is, in the opinion of the Treasury, of a capital nature and which is incurred with the consent or approval of the Treasury, by or on behalf of the Local Government Board, or the Commissioners of Works for the purposes of this Act, not exceeding in the aggregate two million pounds; and any expenses incurred for those purposes by the Local

Government Board, or the Commissioners of Works, not being in the opinion of the Treasury, of the nature of capital expenditure, shall be defrayed out of moneys provided by Parliament, and any receipts arising in connection therewith shall be paid into the Exchequer.

(2) The Treasury may, if they think fit, for the purpose of providing money for sums so authorized to be issued out of the Consolidated Fund, or for repaying to that Fund any part of the sums so issued, borrow by means of terminable annuities for a term not exceeding thirty years; and all sums so borrowed shall be paid into the Exchequer.

(3) The said annuities shall be paid out of moneys provided by Parliament, and, if those moneys are insufficient, shall be charged on and paid out of the Consolidated Fund of the United Kingdom or the growing produce thereof.

(4) The Treasury may also, if they think fit, for the same purpose borrow money by means of the issue of Exchequer bonds and the Capital Expenditure (Money) Act, 1904, shall have effect as if this Act had been in force at the time of the passing of that Act.

(5) The Treasury shall, within six months after the end of every financial year, cause to be made out and laid before the House of Commons accounts showing the amount of any expenditure of a capital nature incurred by the Local Government Board and the Commissioners of Works, respectively, under this Act, and of the money borrowed and the securities created under this Act; and any such accounts of expenditure shall be audited and reported upon by the Comptroller and Auditor-General as appropriation accounts in manner provided by the Exchequer and Audit Departments Act, 1866.

3.—(1) In this Act the expression "authorized society" means any society, company or body of persons approved by the Treasury whose objects include the erection, improvement, or management of dwellings for the working classes, which does not trade for profit, or whose constitution forbids the payment of any interest or dividend at a rate exceeding five per cent. per annum.

Housing (No. 2) Act, 1914.

(1) This Act provides that the Board of Agriculture and Fisheries in agricultural districts and the Local Government Board elsewhere shall have power during the period of one year from the passing of this Act to acquire, with the consent of the Treasury and with the concurrence of the Development Commissioners, land and buildings for housing purposes, and, with the consent of the Treasury, shall have power to dispose of any land or buildings so acquired.

(2) The Board of Agriculture and Fisheries and the Local Government Board respectively shall have power to do all other things which may appear to them necessary or desirable for housing purposes in connection with any land or buildings so acquired, and to make any

arrangements for housing purposes with any local authority or authorized society within the meaning of this Act—

Provided that neither the Board of Agriculture and Fisheries nor the Local Government Board shall, in the exercise of their powers under this Act, in any case themselves build any dwellings unless they are satisfied after holding a public local inquiry that in that case there is an insufficiency of dwelling accommodation for the working classes, or that the existing accommodation is unsuitable and that dwelling accommodation cannot be otherwise satisfactorily provided.

The payment of expenses incurred under the Act are similar to the terms of the Housing Act, 1914, given above.

APPENDIX F

HOUSING, TOWN PLANNING, ETC. ACT, 1919

[9 & 10 GEO. 5. CH. 35.]

ARRANGEMENT OF SECTIONS.

A.D. 1919.

PART I.

HOUSING OF THE WORKING CLASSES.

Schemes under Part III of Act of 1890.

Section.

1. Duty of local authority to prepare housing schemes.
2. Duty of local authority to carry out scheme.
*Power of County Councils and Local Government Board
to act in place of Local Authorities.*
3. Power to authorize county council to act in place of local authority.
4. Power of Local Government Board to act in place of the local authority.
5. Power to act in default of local authority under Parts I and II of the principal Act.
6. Inspection by county medical officer of health.

Financial Provisions.

7. Power to recoup losses.
8. Powers of county councils in connection with the housing of their employees.

Provisions as to the Acquisition and Disposal of Land, etc.

9. Provisions as to assessment of compensation.
10. Power of entry on land acquired.
11. Amendment of procedure for compulsory acquisition of land.
12. Additional powers as to acquisition of land and houses.
13. Power to acquire in advance lands in areas proposed for inclusion in improvement schemes under Parts I and II of principal Act.
14. Power to acquire water rights.
15. Powers of dealing with land acquired.
16. Power of Local Government Board to assist in preparation of schemes.
17. Occupation of house at a rental from local authority not to disqualify for election to local authority.

Provisions for the assistance of public utility societies, housing trusts, and other persons.

18. Powers of promoting and assisting public utility societies.
19. Power of contributing to costs incurred by public utility societies and housing trusts.

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20. Loans to public utility societies.
21. Loans to private persons.
22. Loans by local authorities for the improvement of housing accommodation.
23. Provisions as to sale of building materials.

Relaxation of By-laws.

24. Relaxation of By-laws.
25. Consent of local authority to erection and use of buildings.

Miscellaneous

26. By-laws respecting houses divided into separate tenements.
27. Power to authorize conversion of a house into several tenements.
28. Repair of houses.
29. Information to tenants of houses for the working classes.
30. Power to authorize superior landlord to enter and execute works.
31. Extension of powers under Settled Land Acts.
32. Penalty on re-letting house ordered to be closed.
33. Amendment of s. 11 of principal Act.
34. Arrangements between the Local Government Board and other Departments.
35. Provisions of Housing Acts not to be affected by the Increase of Rent and Mortgage Interest (War Restrictions) Act, 1915.
36. Compensation in cases of subsidence.
37. Application of Act to New Forest.
38. Extension of powers of Commissioners of Woods.
39. Procedure and minor amendments of Housing Acts.
40. Construction.
41. Application to London of certain provisions of the Housing Acts.

PART II.

TOWN PLANNING.

42. Removal of necessity to obtain previous authorization of Local Government Board to preparation or adoption of town planning scheme.
43. Extension of power to make regulations as to procedure.
44. Repeal of provisos to ss. 54 (4) and 55 (2) of 9 Edw. 7. c. 44.
45. Power to permit development of estates pending preparation and approval of town planning schemes.
46. Preparation of town planning schemes.
47. Power of Local Government Board to require town planning scheme.
48. Consequential and minor amendments.

PART III.

ACQUISITION OF SMALL DWELLINGS

49. Amendment of 62 & 63 Vict. c. 44.

PART IV.

GENERAL.

50. Repeals.
 51. Extent.
 52. Short title.
- SCHEDULES.

CHAPTER 35.

A.D. 1919.

An Act to amend the enactments relating to the Housing of the Working Classes, Town Planning, and the acquisition of small dwellings. [31st July, 1919.]

BE it enacted by the King's most Excellent Majesty, by and with the advice and consent of the Lords Spiritual and Temporal, and Commons, in this present Parliament assembled, and by the authority of the same, as follows—

PART I.

HOUSING OF THE WORKING CLASSES.

Schemes under Part III of Act of 1890.

1.—(1) It shall be the duty of every local authority within the meaning of Part III of the Housing of the Working Classes Act, 1890 (hereinafter referred to as the principal Act), to consider the needs of their area with respect to the provision of houses for the working classes, and within three months after the passing of this Act, and thereafter as often as occasion arises, or within three months after notice has been given to them by the Local Government Board, to prepare and submit to the Local Government Board a scheme for the exercise of their powers under the said Part III.

Duty of local authority to prepare housing schemes. 53 & 54 Vict. c. 70.

(2) A scheme under this section shall specify—

- (a) the approximate number and the nature of the houses to be provided by the local authority;
- (b) the approximate quantity of land to be acquired and the localities in which land is to be acquired;
- (c) the average number of houses per acre;
- (d) the time within which the scheme or any part thereof is to be carried into effect;

and the scheme may contain such incidental, consequential and supplemental provisions (including provisions as to the subsequent variation of the scheme) as may appear necessary or proper for the purpose of the scheme.

(3) The Local Government Board may approve any such scheme or any part thereof without modification or subject to such modifications as they may think fit, and the scheme or part thereof when so approved shall be binding on the local authority; but if the Board consider the scheme inadequate they may refuse to approve the scheme and require the authority to prepare and submit to them an adequate scheme within such time as they may fix, or they may approve the scheme or part thereof subject to the condition that the authority prepare and submit to them a further scheme within such time as they may fix:

Provided that local authorities in preparing, and the Local Government Board in approving, any scheme shall take into account, and so far as possible preserve, existing erections of architectural, historic, or artistic interest, and shall have regard to the natural amenities of the locality, and, in order to secure that the houses proposed to be built under the scheme shall be of a suitable architecture and that the natural amenities of the locality shall not be unnecessarily injured, the Local Government Board, may, in any case where it appear to them that the character of the locality renders such a course expedient, require as a condition of their approval the employment by the local authority of an architect to be selected from a panel of architects

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nominated for the purpose by the Royal Institute of British Architects.

(4) Before the Local Government Board finally approve a scheme, the local authority shall furnish to them estimates of the cost of the scheme and of the rents expected to be derived from the houses provided under the scheme.

(5) If the Local Government Board consider as respects any local authority that an occasion for the preparation of a new scheme has arisen, they shall give notice to that effect to the local authority, and thereupon such an occasion shall be deemed to have arisen.

(6) Where the local authorities concerned or the Local Government Board are of opinion that a scheme should be made affecting the areas of two or more local authorities, such a scheme shall be prepared by the local authorities jointly and the local authority of each area to which any part of any such joint scheme applies may, or, if the Local Government Board after giving the local authority an opportunity of being heard so direct, shall carry out that part of the joint scheme, and for the purposes of this subsection "local authority" shall, in any case where the Local Government Board consent, and subject to any conditions which the Board may prescribe, include a county council.

(7) Local authorities in preparing, and the Local Government Board in approving, schemes shall make inquiry respecting and take into account any proposals by other bodies and persons to provide housing accommodation.

(8) Where any proposals as to the provision of houses for the working classes have before the passing of this Act been submitted to the Local Government Board by a local authority and those proposals have been approved by the Board, either before or after the passing of this Act, the proposals may, if the Board so direct, be treated, for any of the purposes of this Act, as if they were a scheme submitted and approved under this section.

Duty of local authority to carry out scheme.

2. It shall be the duty of a local authority on which obligations are imposed by any such scheme to carry that scheme into effect within such time as may be specified in the scheme or within such further time as may be allowed by the Local Government Board.

Power of County Councils and Local Government Board to act in place of Local Authorities.

Power to authorize county council to act in place of local authority.

3.—(1) Where the Local Government Board are satisfied that a local authority have failed or are not prepared to fulfil their obligations as to the preparation of schemes under this Act, or their obligations under any such scheme, or that for any other reason it is desirable that any such obligation should be performed by the county council instead of by the local authority, the Board, after considering the circumstances of the case and giving the local authority and the county council an opportunity of being heard, may, if they think fit, by order, transfer to the council of the county, in which the district of the local authority is comprised, the obligation to prepare and carry out a scheme, or to carry out in whole or in part the provisions of a scheme prepared by the local authority.

(2) Where the Board make an order under this section, the order may, for the purpose of enabling the county council to give effect to the order, apply any of the provisions of the

Housing Acts or section sixty-three of the Local Government Act, 1894, with such modifications and adaptations as appear necessary or expedient:

Provided that the local authority shall be entitled to appeal to the Local Government Board if, in their opinion, the amount of the expenses, which the county council require them to defray or propose to charge against their district, is excessive or unreasonable, or against any refusal by a county council to make an order under the said section sixty-three vesting in the local authority all or any of the powers, duties, property, debts, and liabilities of the county council in relation to the powers transferred to them, and upon any such appeal the Board may make such order as they may deem just, and an order so made shall be binding on the county council and the local authority.

(3) This section shall apply in cases where a joint scheme has been, or in the opinion of the Board ought to be, prepared, with the substitution of references to the local authorities concerned and their districts for references to the local authority and the district of the local authority.

4.—(1) Where the Local Government Board are satisfied that a local authority, or, in cases where any powers or duties of a local authority have been transferred to a county council, such council, or, in cases where a joint scheme has been or in the opinion of the Board should be prepared, the local authorities concerned, having failed to fulfil their obligations as to the preparation of schemes under this Act or their obligations under any such schemes, the Board may, after considering the circumstances of the case, and after giving the local authority, authorities, or county council an opportunity of being heard, themselves prepare and carry out a scheme or take such steps as may be necessary to carry out any scheme prepared by the local authority or council, or by two or more local authorities jointly, and shall for that purpose have all the powers of a local authority under the Housing Acts, and those Acts shall, with the necessary modifications and adaptations, apply accordingly.

(2) Any expenses incurred by the Board in the exercise of such powers as aforesaid shall in the first instance be paid out of moneys provided by Parliament, but the amount certified by the Board to have been so expended, and to be properly payable by a local authority, shall on demand be paid to the Board by the local authority and shall be recoverable as a debt due to the Crown, and the payment of the sum so payable to the Board shall be a purpose for which the local authority may borrow under Part III of the principal Act.

5. Without prejudice to any other powers for enforcing the provisions of the Housing Acts, where the Local Government Board are satisfied that any area within the district of a local authority is an area in respect of which the local authority ought to exercise their powers under Part I or Part II of the principal Act, the Board may by order require the local authority to make a scheme for the improvement of such area either under Part I or under Part II of that Act and to do all things necessary under the Housing Acts for carrying into execution the scheme so made, and if the local authority fail within such time as may be prescribed by the order to make a scheme to the satisfaction of the Local Government Board and to carry the scheme into execution, the Board may either by order empower the county council to make and carry out a scheme, or themselves make

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55 & 57 Vict.
c. 73.

Power of
Local
Government
Board to act
in place of
the local
authority.

Power to act
in default
of local
authority
under
Parts I
and II of
principal Act.

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and take such steps as may be necessary to carry out a scheme, and the provisions of the last two foregoing sections of this Act in regard to the powers of county councils and the Board, as the case may be, shall apply.

Inspection
by county
medical
officer of
health.

6. Where a representation is made to the Local Government Board as respects any county district that the local authority have failed to exercise their powers under Part I or Part II of the principal Act, the Board may direct the county council to instruct the medical officer of health of the county to inspect such district and to make a report to the Board as to the exercise of the powers aforesaid by the local authority.

Financial Provisions

Power to
recoup
losses.

7.—(1) If it appears to the Local Government Board that the carrying out by a local authority, or by a county council to whom the powers of a local authority have been transferred under this Act, of any scheme approved under section one of this Act, or the carrying out of a re-housing scheme in connection with a scheme made under Part I or Part II of the principal Act, including the acquisition, clearance, and development of land included in the last-mentioned scheme, and whether the re-housing will be effected on the area included in that scheme or elsewhere, or the carrying out of any scheme approved by the Board for the provision of houses for persons in the employment of or paid by a county council or a statutory committee thereof, has resulted or is likely to result in a loss, the Board shall, if the scheme is carried out within such period after the passing of this Act as may be specified by the Board with the consent of the Treasury, pay or undertake to pay to the local authority or county council out of moneys provided by Parliament such part of the loss as may be determined to be so payable under regulations made by the Board with the approval of the Treasury subject to such conditions as may be prescribed by those regulations.

(2) Such regulations shall provide that the amount of any annual payment to be made under this section shall—

(a) in the case of a scheme carried out by a local authority, be determined on the basis of the estimated annual loss resulting from the carrying out of any scheme or schemes to which this section applies, subject to the deduction therefrom of a sum not exceeding the estimated annual produce of a rate of one penny in the pound levied in the area chargeable with the expenses of such scheme or schemes; and

(b) in the case of a scheme for the provision of houses for persons in the employment of or paid by a county council, or a statutory committee thereof, be an amount equivalent to thirty per centum of the annual loan charges as calculated in accordance with the regulations on the total capital expenditure incurred by the county council for the purposes of the scheme;

Provided that the regulations shall include provisions—

- (i) for the reduction of the amount of the annual payment in the event of a failure on the part of the local authority or county council to secure due economy in the carrying out and administration of a scheme to charge sufficient rents or otherwise to comply with the conditions prescribed by the regulations;
- (ii) for the determination of the manner in which the produce of a rate of one penny in the pound shall be estimated; and

(iii) for any adjustment which may be necessary in consequence of any difference between the estimated annual produce and the actual produce of the said rate of one penny in the pound.

(3) Every regulation so made shall be laid before both Houses of Parliament as soon as may be after it is made, and, if an address is presented by either House within twenty-one days on which the House has sat next after any such regulation is laid before it praying that the regulation may be annulled, His Majesty in Council may annul the regulation, but without prejudice to the validity of anything previously done thereunder.

(4) Where a loan is made by the Public Works Loan Commissioners for the purposes of a scheme towards the losses on which the Local Government Board are liable to contribute under this section the loan shall, notwithstanding anything in section three of the Housing, Town Planning, etc., Act, 1909, be made on such terms and conditions as the Treasury may prescribe.

This subsection shall be deemed to have had effect as from the first day of April, nineteen hundred and nineteen, as respects any proposals made by a local authority and approved by the Local Government Board before the passing of this Act as respects which the Board may have signified their intention to direct that they shall be treated as a scheme for the purposes of this section.

(5) The provisions of this section relating to the carrying out of a scheme for the provision of houses for persons in the employment of or paid by county councils shall apply to the Lancashire Asylums Board, the West Riding of Yorkshire Asylums Board or other body constituted for the purpose of the administration of the Lunacy Acts, on behalf of any combination of county councils and county borough councils.

8—(1) Where money is borrowed by a county council for the purpose of the provision of houses for persons in the employment of or paid by the council or a statutory committee thereof, or of acquiring land for such houses, the maximum period for repayment shall be eighty years, and as respects money so borrowed eighty years shall be substituted for thirty years in subsection (5) of section sixty-nine of the Local Government Act, 1888.

(2) Where a loan is made by the Public Works Loan Commissioners to a county council for any such purposes as aforesaid, it shall be made on the same terms and conditions as a loan to a local authority for the purposes of the Housing Acts.

(3) A county council shall have power and shall be deemed always to have had power to provide houses for persons in the employment of or paid by the council or a statutory committee thereof, and for that purpose a county council may be authorized to acquire land in like manner as a local authority may be authorized to acquire land for the purposes of Part III of the principal Act.

This section shall apply to any such board or body as is mentioned in subsection (5) of section seven of this Act in like manner as it applies to a county council, with the substitution of a reference to the provisions fixing the period within which such board or body is required to repay loans for the reference to subsection (5) of section sixty-nine of the Local Government Act, 1888.

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9 Edw. 7.
c. 44.

Powers of
county
councils in
connection
with the
housing of
their
employees.

51 & 52 Vict.
c. 41.

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Provisions as to assess-
ment of com-
pensation.

Provisions as to the Acquisition and Disposal of Land, etc.

9.—(1) Where land included in any scheme made or to be made under Part I or Part II of the principal Act (other than land included in such a scheme only for the purpose of making the scheme efficient and not on account of the sanitary condition of the premises thereon or of those premises being dangerous or prejudicial to health) is acquired compulsorily, the compensation to be paid for the land, including any buildings thereon, shall be the value at the time the valuation is made of the land as a site cleared of buildings and available for development in accordance with the requirements of the building by-laws for the time being in force in the district:

Provided that, if in the opinion of the Local Government Board it is necessary that provision should be made by the scheme for the re-housing of persons of the working classes on the land or part thereof when cleared, or that the land or a part thereof when cleared should be laid out as an open space the compensation payable to all persons interested in any land included in the scheme (other than aforesaid) for their respective interests therein shall be reduced by an amount ascertained in accordance with the rules set forth in the First Schedule to this Act.

(2) The provisions of sections twenty-one and forty-one of the principal Act shall cease to apply as respects lands to which the provisions of this section apply, in so far as such first-mentioned provisions are inconsistent or in conflict with the provisions of this section.

Power of
entry on land
acquired.

10.—(1) Where an order authorizing a local authority to purchase land compulsorily for the purposes of Part III of the principal Act has been made and confirmed under the provisions of Part I of the Housing, Town Planning, etc., Act, 1909, then, at any time after notice to treat has been served, the local authority may, after giving not less than fourteen days' notice to the owner and occupier of the land, enter on and take possession of the land or such part thereof as is specified in the notice without previous consent or compliance with sections eighty-four to ninety of the Lands Clauses (Consolidation) Act, 1845, but subject to the payment of the like compensation for the land of which possession is taken and interest on the compensation awarded as would have been payable if those provisions had been complied with.

8 & 9 Vict.
c. 18.

(2) Where a local authority have agreed to purchase land for the purposes of Part III of the principal Act, or have determined to appropriate land for those purposes, subject to the interest of the person in possession thereof, and that interest is not greater than that of a tenant for a year or from year to year, then, at any time after such agreement has been made, or such appropriation has been approved by the Local Government Board, the local authority may, after giving not less than fourteen days' notice to the person so in possession, enter on and take possession of the land or such part thereof as is specified in the notice without previous consent but subject to the payment to the person so in possession of the like compensation with such interest thereon as aforesaid as if the local authority had been authorized to purchase the land compulsorily and such person had in pursuance of such power been required to quit possession before the expiration of his term or interest in the land, but without the necessity of compliance with sections

eighty-four to ninety of the Lands Clauses (Consolidation) Act, 1845.

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11.—(1) Paragraph (7) of the First Schedule to the Housing, Town Planning, etc., Act, 1909 (which provides for special procedure in the case of the acquisition of land, for the purposes of Part III of the principal Act, situate in London or in a borough or urban district), shall cease to have effect.

Amendment of procedure for compulsory acquisition of land.

(2) Where the confirming of an order made under that schedule is opposed, the Local Government Board shall, before confirming the order, duly consider the report of the person by whom, under paragraph (6) of the said schedule, a public inquiry is held, and the Local Government Board shall not confirm any order for the compulsory acquisition of land under that schedule, even when the order is unopposed, if they are of opinion that the land is unsuitable for the purpose for which it is proposed to be acquired.

(3) Notwithstanding the provisions of paragraph (6) of the First Schedule to the Housing, Town Planning, etc. Act, 1909, any order for the compulsory acquisition of land which is duly submitted after the date of the passing of this Act, and before the expiration of two years from that date, by a local authority under the provisions of Part I of the Housing, Town Planning, etc. Act, 1909, may be confirmed by the Local Government Board without a public inquiry.

(4) The amendments to the said schedule effected by this Act shall apply to that schedule as originally enacted but not as applied by any other enactment.

12.—(1) The powers of a local authority to acquire land for the purposes of Part III of the principal Act shall be deemed to include power—

Additional powers as to acquisition of land and houses.

(a) to acquire any houses or other buildings on the land proposed to be acquired as a site for the erection of houses for the working classes; and

(b) to acquire any estate or interest in any houses which might be made suitable as houses for the working classes, together with any lands occupied with such houses; and the local authority shall have power to alter, enlarge, repair and improve any such houses or buildings so as to render them in all respects fit for habitation as houses for the working classes.

(2) The purposes for which land may be acquired under Part III of the principal Act shall be deemed to include—

(a) the lease or sale of the land, under the powers conferred by this Act, with a view to the erection thereon of houses for the working classes by persons other than the local authority; and

(b) the lease or sale under the powers conferred by this Act of any part of the land acquired with a view to the use thereof for purposes which in the opinion of the local authority are necessary or desirable for or incidental to the development of the land as a building estate, including the provision, maintenance, and improvement of houses and gardens, factories, workshops, places of worship, places of recreation, and other works or buildings for or for the convenience of persons belonging to the working classes and other persons.

(3) Subject to the consent of the Local Government Board and to such conditions as the Board may prescribe, a local authority may, for the purposes of Part III of the principal Act,

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contract for the purchase by or lease to them of houses suitable for the working classes, whether built at the date of the contract or intended to be built thereafter.

Power to acquire in advance lands in areas proposed for inclusion in improvement schemes under Parts I and II of principal Act.

13. Where a local authority have under section four of the principal Act passed a resolution that an area is an unhealthy area and that an improvement scheme ought to be made in respect of such area, or have under section thirty-nine of the principal Act passed a resolution directing a scheme to be prepared for the improvement of an area, the local authority may, with the consent of and subject to any conditions imposed by the Local Government Board, acquire by agreement any lands included within the area notwithstanding that the scheme may not at the time of acquisition have been made by the local authority or confirmed or sanctioned by the Local Government Board; and the acquisition of such lands shall be deemed to be a purpose for which the local authority may borrow money under and subject to the provisions of Part I or, as the case may be, Part II of the principal Act.

Power to acquire water rights 38 & 39 Vict. c. 55.

14. A local authority or a county council may, notwithstanding anything in section three hundred and twenty-seven or section three hundred and thirty-two of the Public Health Act, 1875, but subject to the provisions of section fifty-two of that Act, be authorized to abstract water from any river, stream, or lake, or the feeders thereof, whether within or without the district of the local authority or the county, for the purpose of affording a water supply for houses provided or to be provided under a scheme made under the Housing Acts, and to do all such acts as may be necessary for affording a water supply to such houses, subject to a prior obligation of affording a sufficient supply of water to any houses or agricultural holdings or other premises that may be deprived thereof by reason of such abstraction, in like manner and subject to the like restrictions as they may be authorized to acquire land for the purposes of the scheme:

Provided that no local authority or county council shall be authorized under this section to abstract any water which any local authority, corporation, company, or person are empowered by Act of Parliament to impound, take or use for the purpose of supply within an area, or any water the abstraction of which would, in the opinion of the Local Government Board, injuriously affect the working or management of any canal or inland navigation.

Powers of dealing with land acquired,

15.—(1) Where a local authority have acquired or appropriated any land for the purposes of Part III of the principal Act, then, without prejudice to any of their other powers under that Act, the authority may—

(a) lay out and construct public streets or roads and open spaces on the land;

(b) with the consent of the Local Government Board sell or lease the land or part thereof to any person for the purpose and under the condition that that person will erect and maintain thereon such number of houses suitable for the working classes as may be fixed by the local authority in accordance with the plans approved by them, and when necessary will lay out and construct public streets or roads and open spaces on the land, or will use the land for purposes which, in the opinion of the local authority, are necessary or desirable for or incidental to the development of the land as

a building estate in accordance with plans approved by the local authority, including the provision, maintenance, and improvement of houses and gardens, factories, workshops, places of worship, places of recreation and other works or buildings for, or for the convenience of, persons belonging to the working classes and other persons;

(c) with the consent of the Local Government Board sell the land or exchange it for land better adapted for those purposes, either with or without paying or receiving any money for equality of exchange;

(d) with the consent of the Local Government Board sell or lease any houses on the land or erected by them on the land, subject to such covenants and conditions as they may think fit to impose either in regard to the maintenance of the houses as houses for the working classes or otherwise in regard to the use of the houses, and upon any such sale they may, if they think fit, agree to the price being paid by instalments or to payment of part thereof being secured by a mortgage of the premises:

Provided that it shall be a condition of such sale or lease that the houses shall not be used by any person for the time being having any interest therein for the purpose of housing persons in his employment.

(2) Where a local authority under this section sell or lease land subject to any condition as to the erection thereon of houses, or the laying out and construction of streets or the development of the land, there shall be included in the conveyance or lease all such covenants and conditions as may be necessary to secure compliance with the condition aforesaid within a reasonable period, and to limit the amount of the rent which may be charged in respect of the land or any part thereof or in respect of the houses erected thereon; and the local authority may contribute or agree to contribute towards the expenses of the development of the land and the laying out and construction of streets thereon, subject to the condition that the streets are dedicated to the public.

(3) Land and houses sold or leased under the provisions of this section shall be sold or leased at the best price or for the best rent that can reasonably be obtained, having regard to any condition imposed, and any capital money received in respect of any transaction under this section shall be applied in or towards the purchase of other land for the purposes of Part III of the principal Act, or with the consent of the Local Government Board to any purpose, including the repayment of borrowed money, to which capital money may be properly applied.

16. For the purposes of assisting in the preparation and carrying out of schemes under this Act, or for the purpose of securing the immediate provision of dwelling accommodation in the area of any local authority pending the preparation of a scheme by such authority, the Local Government Board may, with the consent of the Treasury, acquire and hold lands and buildings, erect buildings, alter, enlarge, repair, and improve buildings, and dispose of any lands or buildings so acquired or erected, and for such purposes the Board may exercise any of the powers of a local authority under the Housing Acts in regard to the acquisition and disposal of land and buildings.

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Power of
Local Govern-
ment Board to
assist in
preparation of
schemes.

A.D. 1919.

Occupation of house at a rental for local authority not to disqualify for election to local authority

Powers of promoting and assisting public utility societies.

17. For removing doubts it is hereby enacted that a person shall not, by reason only of the fact that he occupies a house at a rental from a local authority within the meaning of Part III of the principal Act, be disqualified from being elected or being a member thereof or any committee thereof.

Provisions for the assistance of public utility societies, housing trusts, and other persons.

18.—(1) A local authority within the meaning of Part III of the principal Act, or a county council, may promote the formation or extension of or, subject to the provisions of this section, assist a public utility society whose objects include the erection, improvement or management of houses for the working classes, and where such a society is desirous of erecting houses for the working classes which, in the opinion of the Local Government Board, are required, and the local authority of the area in which the houses are proposed to be built are unwilling to acquire land with a view to selling or leasing the same to the society, the county council, on the application of the society, may for this purpose acquire land and exercise all the powers of a local authority under the Housing Acts in regard to the acquisition and disposal of land, and the provisions of those Acts as to the acquisition of land by local authorities within the meaning of Part III of the principal Act shall apply accordingly.

(2) Any such local authority or county council with the consent of, and subject to any regulations or conditions which may be made or imposed by, the Local Government Board may, for the assistance of such a society—

- (a) make grants or loans to the society;
- (b) subscribe for any share or loan capital of the society;
- (c) guarantee or join in guaranteeing the payment of interest on money borrowed by the society or of any share or loan capital issued by the society;

on such terms and conditions as to rate of interest and repayment or otherwise and on such security as the local authority or council think fit, and, notwithstanding the provisions of section four of the Industrial and Provident Societies Act, 1893, where a local authority or county council assist such a society under this subsection, the local authority or council shall not be prevented from having or claiming an interest in the shares of the society exceeding two hundred pounds.

(3) Any expenses incurred by a local authority (other than the London County Council) under the provisions of this section shall be defrayed in the same manner as the expenses of the local authority under Part III of the principal Act, and the raising of money for the purpose of making grants or loans to or subscribing for the capital of a society under this section shall be a purpose for which the authority may borrow under that Part of that Act.

(4) Any expenses incurred by a county council under this section shall be defrayed as expenses for general county purposes, and the raising of money for the purpose of making grants or loans to or subscribing for the capital of a society under this section shall be a purpose for which the council may borrow; provided that, where money is borrowed by the county council for that purpose, the maximum period for repayment shall be fifty years, and as respects money so borrowed fifty

years shall be substituted for thirty years in subsection (5) of section sixty-nine of the Local Government Act, 1888.

A.D. 1199.

19.—(1) Where a public utility society or a housing trust as defined by this Act has submitted to the Local Government Board a scheme for the provision of houses for the working classes and the scheme is approved by the Board, then, if the scheme is carried out within such a period after the passing of this Act as may be specified by the Board with the consent of the Treasury, the Board may pay or undertake to pay out of moneys provided by Parliament such contributions towards the cost of carrying out the scheme as may be determined to be payable under regulations made by the Board with the approval of the Treasury, subject to such conditions (including conditions as to audit of accounts by district auditors) as may be prescribed by those regulations.

Power of contributing to costs incurred by public utility societies and housing trusts.

(2) Such regulations shall provide that the amount of any annual payment to be made under this section shall be equivalent to thirty per centum of the annual loan charges which would have been payable in accordance with the regulations on the total capital expenditure incurred by the public utility society or housing trust for the purposes of the scheme if the amount of that expenditure had been borrowed from the Public Works Loan Commissioners:

Provided that the regulations shall include provision for the reduction of the amount of the annual payment in the event of the Local Government Board being satisfied that the capital expenditure incurred by the public utility society or housing trust has been excessive.

(3) Every regulation so made shall be laid before both Houses of Parliament as soon as may be after it is made, and, if an address is presented by either House within twenty-one days on which that House has sat next after any such regulation is laid before it praying that the regulation may be annulled, His Majesty in Council may annul the regulation, but without prejudice to the validity of anything previously done thereunder.

20.—(1) The purposes referred to in subsection (1) of section sixty-seven of the principal Act for which the Public Works Loan Commissioners may advance money on loan shall extend to the purchase of houses which may be made suitable as houses for the working classes and to the purchase and development of land by a public utility society.

Loans to public utility societies.

(2) Notwithstanding anything contained in the Public Works Loan Act, 1875, or any Act amending that Act, where a loan is made by the Public Works Loan Commissioners under section sixty-seven of the principal Act to a public utility society for the purpose of carrying out a scheme for the provision of houses for the working classes approved by the Local Government Board—

38 & 39 Vict. c. 89.

(a) The maximum period for the repayment of the loan shall be fifty instead of forty years;

(b) Money may be lent on the mortgage of an estate for a term of years absolute whereof a period not less than ten years in excess of the period fixed for the repayment of the sums advanced remains unexpired at the rate of the loan;

(c) In the case of loans made during such period after the passing of this Act as may be specified by the Board with the consent of the Treasury, the money advanced on the security of a mortgage of any land or dwellings solely shall not exceed

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seventy-five per cent. of the purchase price of the land and of the cost of its development and of the houses proposed to be mortgaged as certified by the Local Government Board; but advances may be made by instalments in respect of the purchase money of the land to be acquired, and of the cost of its development, and in respect of the building of any house or houses on the land mortgaged as such building progresses, so that the total of the advances do not at any time exceed the amount aforesaid; and a mortgage may accordingly be made to secure advances so to be made from time to time.

Loans to
private
persons.

21. During a period of two years from the passing of this Act, the money which may be advanced by the Public Works Loan Commissioners to any private person for the purpose of constructing houses for the working classes on the security of a mortgage of any land or dwellings solely may, if the Commissioners think fit and if the houses are constructed in accordance with plans approved by the Local Government Board, exceed the amount specified in subsection (2) of section sixty-seven of the principal Act, but shall not exceed seventy-five per centum of the value of the estate or interest in such land or dwellings proposed to be mortgaged, and advances may be made by instalments from time to time as the building of the houses on the land mortgaged progresses, so that the total of the advances does not at any time exceed the amount last mentioned, and a mortgage may accordingly be made to secure advances so to be made from time to time.

Loans by
local authorities
for the
improvement
of housing
accommodation.

22.—(1) Where the owner of a house or building applies to the local authority, within the meaning of Part III of the principal Act, of the district in which the house is situated for assistance for the purpose of carrying out works for the reconstruction, enlargement, or improvement thereof, and the local authority are of opinion that after the works are carried out the house or building would be in all respects fit for habitation as a house or as houses for the working classes, and that the circumstances of the district in regard to housing accommodation are such as to make it desirable that the works should be carried out, the local authority may lend to the owner the whole or any part of such sum as may be necessary to defray the cost of the works, and any costs, charges, or expenses incidental thereto.

Provided that the loan shall not exceed one-half of the estimated value of the property mortgaged, unless some additional or collateral security is given sufficient to secure the excess.

(2) Before the works are commenced, full particulars of the works and, where required by the local authority, plans and specifications thereof shall be submitted to the local authority for their approval, and before any loan is made the authority shall satisfy themselves that the works in respect of which the loan is to be made have been carried out in a satisfactory and efficient manner.

(3) The raising of money for the purpose of making a loan under this section shall be a purpose for which the local authority may borrow for the purposes of Part III of the principal Act.

(4) For the purpose of this section "owner" means any person whose interest, or any number of persons whose combined interests, constitute either an estate of fee simple in possession or, in the case of copyhold land, a similar estate, or a leasehold interest in the possession for a term of years absolute whereof a

period of not less than ten years in excess of the period fixed for the repayment of the loan remains unexpired at the date of the loan.

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23. Subject to any conditions prescribed by the Local Government Board with the consent of the Treasury, any bricks or other building materials which have been acquired by a Government Department for the purpose of the erection or improvement of houses for the working classes, may during a period of five years from the passing of this Act be sold to any person who undertakes to use the same forthwith for the purpose of erecting or improving houses for the working classes and to comply with the said conditions at a price sufficient to cover the cost of replacement at the time of sale of the materials so sold.

Provisions
as to sale of
building
materials.

Relaxation of By-laws.

24.—(1) Where in pursuance of a housing scheme to which this section applies new buildings are constructed, or public streets and roads are laid out and constructed, in accordance with plans and specifications approved by the Local Government Board, the provisions of any building by-laws shall not apply to the new buildings and new streets constructed and laid out in pursuance of the scheme so far as those provisions are inconsistent with the plans and specifications approved by the Local Government Board, and, notwithstanding the provisions of any other Act, any street laid out and constructed in accordance with such plans and specifications may be taken over and thereafter maintained by the local authority:

Relaxation
of by-laws.

Provided that, as regards the administrative county of London, the Board shall not approve any plans and specifications inconsistent with the provisions of any building by-laws in force in the county except after consultation with the London County Council on the general question of the relaxation of such provisions in connection with housing schemes.

(2) Where the Local Government Board have approved plans and specifications which in certain respects are inconsistent with the provisions of any building by-laws in force in the district in which the works are to be executed, any proposals for the erection therein of houses and the laying out and construction of new streets which do not form part of a housing scheme to which this section applies may, notwithstanding those provisions, be carried out if the local authority or, on appeal, the Local Government Board are satisfied that they will involve departures from such provisions only to the like extent as in the case of the plans and specifications so approved, and that, where such plans and specifications have been approved subject to any conditions, the like conditions will be complied with in the case of proposals to which this subsection applies:

Provided that, in the application of this subsection to the administrative county of London, the expression "local authority" means the London County Council with respect to the matters within their jurisdiction and the Common Council of the City of London or the council of a metropolitan borough (as the case may be) with respect to other matters.

(3) The housing schemes to which this section applies are schemes made by a local authority or county council under the Housing Acts, or by a public utility society or housing trust, and approved by the Local Government Board.

(4) Subject to any conditions which may be prescribed by the Local Government Board, the provisions of any building by-laws shall not apply to any new buildings and new streets constructed and laid out by a county council or local authority in accordance with plans and specifications approved by the Board of Agriculture and Fisheries under the Small Holdings and Allotments Acts, 1908 and 1910, or any Acts amending the same.

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8 Edw. 7.
c. 36.
10 Edw. 7.
& 1 Geo. 5.
c. 34.

25.—(1) Notwithstanding the provisions of any building by-laws, a local authority may, during a period of three years from the passing of this Act, consent to the erection and use for human habitation of any buildings erected or proposed to be erected in accordance with any regulations made by the Local Government Board.

Consent of
local authority
to erection
and use
of buildings.

(2) The local authority may attach to their consent any conditions which they may deem proper with regard to the situation, sanitary arrangements, and protection against fire of such buildings, and may fix and from time to time extend the period during which such buildings shall be allowed to be used for human habitation.

(3) If any person feels aggrieved by the neglect or refusal of the local authority to give such consent or by the conditions on which such consent is given, or as to the period allowed for the use of such buildings for human habitation, he may appeal to the Local Government Board, whose decision shall be final, and shall have effect as if it were the decision of the local authority, provided that the Board may, before considering any such appeal, require the appellant to deposit such sum, not exceeding ten pounds, to cover the costs of appeal as may be fixed by rules to be made by them.

(4) Section twenty-seven of the Public Health Acts Amendment Act, 1907, shall not apply to any buildings to which this section applies.

7 Edw. 7.
c. 53.

(5) In the application of this section to the administrative county of London, the expression "local authority" means the London County Council with respect to matters within their jurisdiction, and the common council of the City of London or the council of a Metropolitan borough (as the case may be) with respect to other matters.

Miscellaneous.

26.—(1) The power of making and enforcing by-laws under section ninety of the Public Health Act, 1875, and section ninety-four of the Public Health (London) Act, 1891, shall in the case of houses intended or used for occupation by the working classes be deemed to include the making and enforcing of by-laws—

By-laws
respecting
houses
divided into
separate
tenements.
54 & 55 Vict.
c. 76.

(a) for fixing and from time to time varying the number of persons who may occupy a house or part of a house which is let in lodgings or occupied by members of more than one family, and for separation of the sexes therein;

(b) for the registration and inspection of such houses;

(c) for enforcing drainage and promoting cleanliness and ventilation of such houses;

(d) for requiring provision adequate for the use of and readily accessible to each family of—

(i) closet accommodation;

(ii) water supply and washing accommodation;

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(iii) accommodation for the storage, preparation, and cooking of food;

and, where necessary, for securing separate accommodation as aforesaid for every part of such house which is occupied as a separate dwelling;

(e) for the keeping in repair and adequate lighting of any common staircase in such houses;

(f) for securing stability, and the prevention of and safety from fire;

(g) for the cleansing and redecoration of the premises at stated times, and for the paving of the courts and courtyards;

(h) for the provision of handrails, where necessary, for all staircases of such houses;

(i) for securing the adequate lighting of every room in such houses;

and any such by-laws, in addition to any other penalty, may prohibit the letting for occupation by members of more than one family of any such house unless the same are complied with, subject in the case of houses so let or occupied at the time when such by-laws come into force to the allowance of a reasonable time for the execution of any works necessary to comply therewith.

(2) Such by-laws may impose the duty of executing any work required to comply therewith upon the owner within the meaning of the Public Health Acts of any such house, or upon any other person having an interest in the premises, and may prescribe the circumstances and conditions in and subject to which any such duty is to be discharged.

(3) For the purpose of discharging any duty so imposed, the owner or other person may at all reasonable times enter upon any part of the premises, and section fifty-one of the principal Act shall apply as if for the reference to the provisions of Part II of that Act there were substituted a reference to the provisions of such by-laws, and as if the person on whom such duty is imposed were the owner and any inmate of the premises were the occupier of a dwelling-house.

(4) Where an owner or other person has failed to execute any work which he has been required to execute under the by-laws, the local authority by whom such by-laws are enforced may, after giving to him not less than twenty-one days notice in writing, themselves execute the works and recover the costs and expenses, and for that purpose the provisions of subsection (5) of section fifteen of the Housing, Town Planning, etc., Act, 1909, with respect to the execution of works and the recovery of expenses by local authorities, shall apply as if the owner or other person were the landlord, and with such other adaptations as may be necessary.

(5) If in the opinion of the Local Government Board premises are being occupied by members of more than one family or are intended to be converted for such occupation in the district of any local authority, and either no by-laws have been made by the local authority for the purposes specified in subsection (1) of this section, or the by-laws made are not sufficient properly to regulate such occupation or conversion, the Local Government Board may themselves make by-laws for such purposes which shall have effect and shall be enforced as if they had been by the local authority.

(6) Where the person on whom obligations are imposed by

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any by-laws made for the purposes specified in subsection (1) of this section with respect to houses so occupied as aforesaid holds the premises under a lease or agreement and satisfies the local authority that compliance with such by-laws is contrary to the provisions of the lease or agreement, or that the whole or any part of the expenses of carrying out the obligations ought to be borne by his lessor or other superior landlord, the local authority may make application to the county court, and the county court may, after giving the lessor or any such superior landlord an opportunity of being heard,—

(a) in the first case, order that the provisions of the lease or agreement be relaxed so far as they are inconsistent with the requirements of the by-laws;

(b) in the second case, grant to the person who carries out the works necessary for compliance with the by-laws, on proof to the satisfaction of the local authority that the works have been properly carried out, a charging order charging on the premises an annuity to repay the expenses properly incurred in carrying out the works or such part of those expenses as the county court consider ought to be so charged.

(7) The annuity shall be of such amount and extend over such number of years as the county court may determine.

(8) Subsection (3) of section thirty-six and section thirty-seven except subsection (4) of the principal Act, and section nineteen of the Housing, Town Planning, etc. Act, 1909, shall apply to charging orders and annuities under this section in like manner as to charging orders and annuities under the said section thirty-six.

(9) Where a local authority have themselves acquired a leasehold interest in any house under the powers conferred upon them by this Act, the Local Government Board, on the application of the local authority, may make a similar order with regard to the relaxation of the provisions of the lease and to charging an annuity on the premises as might, had the lessee not been the local authority, have been made on the application of the local authority by the county court, and in that case the decision of the Local Government Board as to the amount and duration of any such annuity shall be final.

(10) This section shall apply to the administrative county of London with the following modifications—

(a) As respects the county of London, the by-laws for the purposes specified in subsection (1) of this section shall be made by the London County Council, and any by-laws so made shall supersede any by-laws made for those purposes by the council of any metropolitan borough, and shall be observed and enforced by the council of each metropolitan borough except as regards by-laws for the purposes specified in paragraph (f) of subsection (1) which shall be enforced by the London County Council;

(b) As respects the City of London, such by-laws shall be made and enforced by the common council except as regards by-laws for the purposes specified in paragraph (f) of subsection (1), which shall be made and enforced by the London County Council.

27. Where it is proved to the satisfaction of the county court on an application by the local authority or any person interested in a house that, owing to changes in the character of the neighbourhood in which such house is situate, the house

Power to
authorize
conversion
of a house
into several
tenements.

A.D. 1919.

cannot readily be let as a single tenement but could readily be let for occupation if converted into two or more tenements, and that, by reason of the provisions of the lease or of any restrictive covenant affecting the house or otherwise, such conversion is prohibited or restricted, the court, after giving any person interested an opportunity of being heard, may vary the terms of the lease or other instrument imposing the prohibition or restriction so as to enable the house to be so converted subject to such conditions and upon such terms as the court may think just.

28.—(1) If the owner of any house suitable for occupation by persons of the working classes fails to make and keep such house in all respects reasonably fit for human habitation then, without prejudice to any other powers, the local authority may serve a notice upon the owner of such house requiring him within a reasonable time, not being less than twenty-one days, specified in the notice, to execute such works as may be necessary to make the house in all respects reasonably fit for human habitation:

Repair of
houses.

Provided that, if such house is not capable without reconstruction of being rendered fit for human habitation, the owner may, within twenty-one days after receipt of such notice, by written notice to the local authority declare his intention of closing the house for human habitation, and thereupon a closing order shall be deemed to have become operative in respect of such house. Any question arising under this proviso shall, in case of difference between the owner and the local authority, be determined by the Local Government Board.

(2) If the notice of the local authority is not complied with, the local authority may—

(a) at the expiration of the time specified in that notice if no such notice as aforesaid has been given by the owner; and

(b) at the expiration of twenty-one days from the determination by the Local Government Board if such notice has been given by the owner, and the Local Government Board have determined that the house is capable without reconstruction of being made fit for human habitation;

do the work required to be done.

(3) Any expenses incurred by the local authority under this section may be recovered in a court of summary jurisdiction, together with interest at a rate not exceeding five pounds per centum per annum from the date of service of a demand for the same till payment thereof from the owner, and until recovery of such expenses and interest the same shall be a charge on the premises. In all summary proceedings by the local authority for the recovery of any such expenses, the time within which such proceedings may be taken shall be reckoned from the date of the service of notice on demand.

(4) The local authority may by order declare any such expenses to be payable by monthly or annual instalments within a period not exceeding thirty years with interest at a rate not exceeding five pounds per centum per annum from the date of the service of notice of demand until the whole amount is paid, and any such instalments and interest or any part thereof may be recovered in a summary manner from the owner or occupier, and, if recovered from the occupier, may be deducted by him from the rent of such premises.

(5) In this section "owner" shall have the same meaning as in the Public Health Act, 1875.

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Information
to tenants of
houses for
the working
classes.

(6) This section shall be deemed to be part of Part II of the principal Act.

29. In the case of houses intended or used for occupation by the working classes, the name and address of the medical officer of health for the district and of the landlord or other person who is directly responsible for keeping the house in all respects reasonably fit for human habitation shall be inscribed in every rent book or, where a rent book is not used, shall be delivered in writing to the tenant at the commencement of the tenancy and before any rent is demanded or collected; and, if any person demands or collects any rent in contravention of the provisions of this section, he shall in respect of each offence be liable on summary conviction to a fine not exceeding forty shillings.

Power to
authorize
superior
landlord to
enter and
execute
works.

30.—(1) Where it is proved to the satisfaction of the court, on an application in accordance with rules of court of any person entitled to any interest in any land used in whole or in part as a site for houses for the working classes, that the premises on the land are or are likely to become dangerous or injurious to health or unfit for human habitation, and that the interests of the applicant are thereby prejudiced, or that the applicant should be entrusted with the carrying out of a scheme of reconstruction or improvement approved by the local authority of the district in which the land is situate, the court may make an order empowering the applicant forthwith to enter on the land and within the time fixed by the order to execute such works as may be necessary, and may order that any lease or agreement for a lease held from the applicant and any derivative underlease shall be determined, subject to such conditions and to the payment of such compensation as the court may think just.

(2) The court shall include in its order provisions to secure that the proposed works are carried out and may authorize the local authority in whose area the land is situated or which has approved a scheme of reconstruction or improvement under this section to exercise such supervision or take such action as may be necessary for the purpose.

(3) For the purposes of this section, "court" means the High Court of Justice, and the Court of Chancery of the county palatine of Lancaster or Durham or the county court, where those courts respectively have jurisdiction.

Extension
of powers
under
Settled Land
Acts.

31. The powers conferred upon a tenant for life by the Settled Land Acts, 1882 to 1890, shall include the following further powers—

(a) A power to make a grant in fee simple or absolutely, or a lease for any term of years, for a nominal price or rent or for less than the best price or rent which could be obtained for the purpose of the erection thereon of dwellings for the working classes or the provision of gardens to be held in connection therewith. Provided that no more than two acres in the case of land situate in an urban district or ten acres in the case of land situate in a rural district shall be granted as a site for such dwellings or gardens in any one parish without payment of the full price or rent for the excess, except under an order of the court;

(b) A power, where money is required for the provision of dwellings available for the working classes, to raise the money on mortgage of the settled land or of any part thereof by conveyance of the fee simple or other the estate subject to the settlement or by creation of a term of years in the settled

- land or any part thereof or otherwise, and the money so raised shall be capital money for that purpose and may be paid or applied accordingly. A.D. 1919.
32. If any owner of a house in respect of which a closing order is in force, or any other person, lets or attempts to let or occupies or permits to be occupied that house or any part thereof as a dwelling-house, he shall on summary conviction be liable to a fine not exceeding twenty pounds. Penalty on re-letting house ordered to be closed.
33. The enactments regulating the provision to be made under Part I of the principal Act for the accommodation of persons of the working classes displaced by the operation of a scheme under that Part shall be the same in cases where the area comprised in the scheme is situate in the county or city of London as in other cases, and accordingly subsection (1) of section eleven of that Act, and in subsection (2) the words "where" and "comprises an area situate elsewhere than in the county or city of London, it" shall be repealed. Amendment of s. 11 of principal Act.
34. The Local Government Board may make arrangements with any other Government Department for the exercise or performance by that Department of any of their powers and duties under the Housing Acts which in their opinion could be more conveniently so exercised and performed, and in such case the Department and officers of the Department shall have the same powers and duties as are by the Housing Acts conferred on the Local Government Board and their officers. Arrangements between the Local Government Board and other Departments.
35. Nothing in the Increase of Rent and Mortgage Interest (War Restrictions) Act, 1915, or in the enactments amending that Act, shall be deemed to affect the provisions of section seventeen of the Housing, Town Planning, etc. Act, 1909, or to prevent a local authority from obtaining possession of any house the possession of which is required by them for the purpose of exercising their powers under the Housing Acts or under any scheme made under those Acts. Provisions of Housing Acts not to be affected by the Increase of Rent & Mortgage Interest (War Restrictions) Act, 1915. 5 & 6 Geo. 5. c. 97.
36. Notwithstanding anything in section fifty of the Brine Pumping (Compensation for Subsidence) Act, 1891, a local authority or county council shall be entitled to compensation in accordance with the provisions of that Act in respect of any injury or damage to any houses belonging to such local authority or council, and provided under a housing scheme towards the losses on which the Local Government Board is liable to contribute under this Act. Compensation in cases of subsidence. 54 & 55 Vict. c. 40.
37. The provision of houses under the Housing Acts shall be deemed to be a local sanitary requirement for the purpose of the New Forest (Sale of Lands for Public Purposes) Act, 1902. Provided that the total area of land being part of the New Forest which may be sold or let for the provision of houses shall not exceed 30 acres. Application of Act to New Forest. 1 Edw. 7. c. cxviii. Local and Private.
38. The Commissioners of Woods may under and in accordance with the provisions of the Crown Lands Acts, 1829 to 1906, sell or let to a local authority for the purposes of Part III of the principal Act any part of the land described on the duplicate plans which have been deposited with the Clerk of Parliaments and the Clerk of the House of Commons notwithstanding that such land may be part or parcel of a royal park, if the Local Government Board, after holding a local inquiry, are Extension of powers of Commissioners of Woods.

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Procedure
and minor
amendments
of Housing
Acts.

3 Edw. 7.
c. 39.

Construction.

satisfied that the acquisition of the land by the local authority for such purposes as aforesaid is desirable in the national interest.

39.—(1) The amendments specified in the second column of the Second Schedule to this Act (which relate to procedure under part I and Part II of the principal Act and to minor details) shall be made in the provisions of the principal Act the Housing of the Working Classes Act, 1903, and the Housing, Town Planning, etc. Act, 1909, specified in the first column of that schedule.

(2) Sections fourteen and fifteen of the Housing, Town Planning, etc. Act, 1909, shall be deemed to be part of Part II of the principal Act.

40. This Part of this Act shall be construed as one with the principal Act, and any provisions of this Part of this Act which supersede or amend any provisions of the principal Act shall be deemed to be part of that Part of the principal Act in which the provisions superseded or amended are contained, and references in this Part of this Act to the principal Act or to any provision of the principal Act shall be construed as references to that Act or provision as amended by any subsequent enactment, including this part of this Act;

In this Part of this Act—

The expression “houses for the working classes” has the same meaning as the expression “lodging-houses for the working classes” has in the principal Act;

The expression “sale” includes sale in consideration of an annual rentcharge, and the expression “sell” has a corresponding meaning;

The expression “public utility society” means a society registered under the Industrial and Provident Societies Acts, 1893 to 1913, the rules whereof prohibit the payment of any interest or dividend at a rate exceeding six per cent. per annum;

The expression “housing trust” means a corporation or body of persons which, by the terms of its constituent instrument, is required to devote the whole of its funds, including any surplus which may arise from its operations, to the provision of houses for persons the majority of whom are in fact members of the working classes, and to other purposes incidental thereto;

The expression “building by-laws” includes by-laws made by any local authority under section one hundred and fifty-seven of the Public Health Act, 1875, as amended by any subsequent enactment, with respect to new buildings including the drainage thereof and new streets, and any enactments in any local Acts dealing with the construction and drainage of new buildings and the laying out and construction of new streets, and any by-laws made with respect to such matters under any such local Act.

Application
to London of
certain pro-
visions of
the Housing
Acts.

41.—(1) For the purposes of the application of Part III of the principal Act to the county of London—

(a) the London County Council shall be the local authority for the county, to the exclusion of any other authority, so far as regards the provision of any houses outside the administrative county of London;

(b) the council of a metropolitan borough shall be the local authority for the metropolitan borough, to the exclusion

of any other authority, so far as regards the provision of houses within the metropolitan borough;

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Provided—

(i) that nothing in this section shall prejudice or affect the rights, powers and privileges of the London County Council in regard to any lands, buildings or works acquired, provided or carried out by the County Council before the date of the passing of this Act; and

(ii) that where the London County Council are satisfied that there is situate within the area of a metropolitan borough land suitable for development for housing, the county council may submit a scheme for the approval of the Local Government Board for the development of such land to meet the needs of districts situate outside the area of such borough, and the county council may carry into effect any scheme which is so approved, and such approval shall have the like effect as if it had been given under section one of this Act;

(c) the Local Government Board may by order direct that any of the powers or duties of the council of a metropolitan borough under Part III of the principal Act shall be transferred to the London County Council, or that any of the powers or duties of the London County Council under Part III of the principal Act shall be transferred to the council of a metropolitan borough.

(2) Any loss which may be incurred by the council of a metropolitan borough in carrying out a scheme to which section seven of this Act applies shall be repaid to them by the London County Council, and any payments so made by the London County Council shall be deemed to have been made as part of the expenses incurred by them in carrying out a scheme to which the section applies.

(3) The London County Council and the Common Council of the City of London may at any time enter into an agreement for carrying out any scheme for the purposes of Part I or Part III of the Principal Act, and for the apportionment of the expenses incurred in carrying out such scheme, and, if the scheme is a scheme to which section seven of this Act applies, any payments made under such apportionment by the county council and the common council shall be deemed to have been made as part of the expenses incurred in carrying out a scheme to which that section applies.

PART II.

TOWN PLANNING.

42. It shall not be necessary for a local authority to obtain the authority of the Local Government Board to prepare or adopt a town planning scheme, and accordingly for subsection (2) of section fifty-four of the Housing, Town Planning, etc. Act, 1909 (hereinafter referred to as the Act of 1909), the following provision shall be substituted—

Removal of necessity to obtain previous authorization of Local Government Board to preparation or adoption of town planning scheme.

“(2) A local authority within the meaning of this Part of this Act may by resolution decide—

“(a) to prepare a town planning scheme with reference to any land within or in the neighbourhood of their area in regard to which a scheme may be made under this Act; or

“(b) to adopt, with or without any modifications, any town planning scheme proposed by all or any of the owners

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of any land with respect to which the local authority are themselves by this Act authorized to prepare a scheme:
 " Provided that—

" (i) if any such resolution of a local authority extends to land not within the area of that local authority, the resolution shall not have effect until it is approved by the Local Government Board, and the Board may, in giving their approval, vary the extent of the land to be included within the area of the proposed town planning scheme; and

" (ii) where any local authorities are desirous of acting jointly in the preparation or adoption of a town planning scheme, they may concur in appointing out of their respective bodies a joint committee for the purpose, and in conferring with or without restrictions on any such committee any powers which the appointing councils might exercise for the purpose, and the provisions of sections fifty-seven and fifty-eight of the Local Government Act, 1894, in regard to joint committees, shall, with the necessary modifications, apply to any joint committee so appointed."

Extension
of power to
make regula-
tions as to
procedure.

43.—(1) The power of the Local Government Board of making regulations under section fifty-six of the Act of 1909 shall include power to make regulations as to the procedure consequent on the passing of a resolution by a local authority to prepare or adopt a town planning scheme, and provision shall be made by those regulations for securing that a local authority after passing such a resolution shall proceed with all reasonable speed with the preparation or adoption of the town planning scheme, and shall comply with any regulations as to steps to be taken for that purpose, including provisions enabling the Local Government Board in the case of default or dilatoriness on the part of the local authority to act in the place and at the expense of the local authority.

(2) Subsection (2) of section fifty-six of the Act of 1909 shall have effect as if the following paragraph were added thereto—

" For securing that the council of the county in which any land proposed to be included in a town planning scheme is situated (1) shall be furnished with a notice of any proposal to prepare or adopt such a scheme and with a copy of the draft scheme before the scheme is made, and (2) shall be entitled to be heard at any public local inquiry held by the Local Government Board in regard to the scheme."

Repeal of
provisoes to
ss. 54 (4) &
55 (2) of
9 Edw. 7.
c. 44.

44. The proviso to subsection (4) of section fifty-four and the proviso to subsection (2) of section fifty-five of the Act of 1909 (which provisos relate to the publication and laying before Parliament of town planning schemes) are hereby repealed.

Power to
permit deve-
lopment of
estates pend-
ing prepara-
tion and
approval of
town
planning
schemes.

45. The Local Government Board may by special or general order provide that where a resolution to prepare or adopt a town planning scheme has been passed, or where before the passing of this Act the preparation or adoption of a town planning scheme has been authorized, the development of estates and building operations may be permitted to proceed pending the preparation or adoption and approval of the town planning scheme, subject to such conditions as may be prescribed by the order, and where such permission has been given the provisions of subsection (2) of section fifty-eight of the Act of 1909 which relates to the rights of compensation shall have effect as if the following proviso were added thereto—

" Provided also that this provision shall not apply as

respects any building erected, contract made, or other thing done in accordance with a permission granted in pursuance of an order of the Local Government Board allowing the development of estates and building operations to proceed pending the preparation or adoption and approval of the scheme, and the carrying out of works so permitted shall not prejudice any claim of any person to compensation in respect of property injuriously affected by the making of the scheme."

46.—(1) The Council of every borough or other urban district containing on the first day of January nineteen hundred and twenty-three a population according to the last census for the time being of more than twenty thousand shall, within three years after that date, prepare and submit to the Local Government Board a town planning scheme in respect of all land within the borough or urban district in respect of which a town planning scheme may be made under the Act of 1909.

Preparation
of town-
planning
schemes.

(2) Without prejudice to the powers of the council under the Act of 1909, every scheme to which this section applies shall deal with such matters as may be determined by regulations to be made by the Local Government Board.

(3) Every regulation so made shall be laid before both Houses of Parliament as soon as may be after it is made, and, if an address is presented by either House within twenty-one days on which that House has sat next after any such regulation is laid before it praying that the regulation may be annulled, His Majesty in Council may annul the regulation, but without prejudice to the validity of anything previously done thereunder.

47.—(1) Where the Local Government Board are satisfied after holding a public local inquiry that a town planning scheme ought to be made by a local authority as respects any land in regard to which a town planning scheme may be made under the Act of 1909, the Board may by order require the local authority to prepare and submit for their approval such a scheme, and, if the scheme is approved by the Board, to do all things necessary for enforcing the observance of the scheme or any provisions thereof effectively, and for executing any works which, under the scheme or under Part II of the Act of 1909, the authority are required to execute.

Power of
Local
Government
Board to
require town
planning
scheme.

(2) Any order made by the Local Government Board under this section shall have the same effect as a resolution of the local authority deciding to prepare a town planning scheme in respect of the area in regard to which the order is made.

(3) If the local authority fail to prepare a scheme to the satisfaction of the Board within such time as may be prescribed by the order, or to enforce the observance of the scheme or any provisions thereof effectively, or to execute any such works as aforesaid, the Board may themselves act, or in the case of a borough or other urban district the population of which is less than 20,000, or of a rural district, may, if the Board think fit, by order, empower the county council to act in the place and at the expense of the local authority.

48. The amendments specified in the second column of the Third Schedule to this Act (which relate to consequential and minor matters) shall be made in the provisions of Part II of the Act of 1909 mentioned in the first column of that schedule.

Conse-
quential
and
minor
amendments.

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PART III.

ACQUISITION OF SMALL DWELLINGS.

Amendment
of 62 & 63
Vict. c. 44.

49. The following amendments shall be made in the Small Dwellings Acquisition Act, 1899—

(a) In subsection (1) of section one "eight hundred pounds" shall be substituted for "four hundred pounds" as the limit on the market value of houses in respect of which advances may be made:

(b) In paragraph (a) subsection (1) of section one "eighty-five per cent." shall be substituted for "four-fifths" with respect to the limitation on the amount which may be advanced:

(c) Paragraph (b) of subsection (1) of section one shall be repealed:

(d) A receipt under seal in the form set out in Part I of the Fourth Schedule to this Act (with such variations and additions (if any) as might be thought expedient) endorsed on, or written at the foot of, or annexed to, a mortgage for money advanced under the Act which states the name of the person who pays the money and is executed by a local authority shall, without any re-conveyance, re-assignment or release, operate as a discharge of the mortgaged property from all principal money and interest secured by, and from all claims under the mortgage, and shall have such further operation as is specified in Part II of that schedule:

Provided that—

(a) nothing in this provision shall affect the right of any person to require the re-conveyance, re-assignment, surrender, release, or transfer to be executed in lieu of a receipt; and

(b) the receipt shall not be liable to stamp duty and shall be granted free of cost to the person who pays the money.

PART IV.

GENERAL.

Repeals.

50. The enactments specified in the Fifth Schedule to this Act are hereby repealed to the extent specified in the third column of that schedule.

Extent.

51. This Act shall not extend to Scotland or Ireland.

Short title.

52.—(1) This Act may be cited as the Housing, Town Planning, etc., Act, 1919.

(2) The Housing of the Working Classes Acts, 1890 to 1909, and this Act so far as it amends those Acts may be cited together as the Housing Acts, 1890 to 1919, and are in this Act referred to as the "Housing Acts."

(3) Part II of the Housing, Town Planning, etc., Act, 1909, and Part II of this Act may be cited together as the Town Planning Acts, 1909 and 1919.

(4) The Small Dwellings Acquisition Act, 1899, and Part III of this Act may be cited together as the Small Dwellings Acquisition Acts, 1899 and 1919.

SCHEDULES

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FIRST SCHEDULE.

Section 9.

RULES FOR DETERMINING THE AMOUNT OF REDUCTION OF COMPENSATION.

(a) The value of the whole of the land included in the scheme shall first be ascertained on the basis of its value as a cleared site available for development in accordance with the requirements of the building by-laws in force in the district.

(b) The value of the whole of the said land shall next be ascertained on the basis of its value as a cleared site subject to the requirements of the scheme as to the provision to be made for the re-housing of persons of the working classes or the laying out of open spaces on the land or any part thereof.

(c) The difference between the amounts ascertained under paragraph (a) and paragraph (b) shall then be computed.

(d) The amount by which the compensation payable for the respective interests in the land to which section nine of this Act applies, as ascertained in accordance with the principle laid down in that section, is to be reduced shall be a fraction thereof equal to the amount arrived at under paragraph (c) when divided by the amount arrived at under paragraph (a).

SECOND SCHEDULE.

Section 39.

AMENDMENTS AS TO PROCEDURE UNDER PART I AND PART II OF THE PRINCIPAL ACT AND MINOR AMENDMENTS OF THE HOUSING ACTS.

Enactment to be amended.	Nature of Amendment.
Housing of the Working Classes Act, 1890 (53 & 54 Vict. c. 70): s. 5 (2)	For the word "two or more justices" there shall be substituted the words "any justice," and for the word "twelve" there shall be substituted the word "six."
Housing of the Working Classes Act, 1890 (53 & 54 Vict. c. 70): s. 6 (3)	For the words "the person entitled to the first estate of freehold in any property comprised in the scheme, or with the concurrence of such person" there shall be substituted the words "any person having such interest in any property comprised in the scheme as may be sufficient to enable him to carry out and effect the same."
s. 12 (6)	For the words "the person entitled to the first estate of freehold in any land comprised in an improvement scheme" there

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Enactment to be amended.	Nature of Amendment.
	shall be substituted the words "any person having such interest in any land comprised in an improvement scheme as may be sufficient to enable him to carry out and effect the same."
s. 7	After the words "the local authority shall" there shall be inserted the words "forthwith."
s. 7 (a)	The words "during three consecutive weeks in the month of September or October or November" shall be omitted. Substitute "a" for "some one" and the "same."
s. 7 (b)	The words "during the month next following the month in which such advertisement is published" shall be omitted. After "occupier" there shall be inserted "(except tenants for a month or a less period than a month)."
s. 8 (5)	For the word "copy" there shall be substituted the word "notice." The words "except tenants for a month or a less period than a month" shall be omitted.
s. 12 (1)	At end there shall be inserted the words "provided that the Local Authority shall not be required to acquire any leasehold interest in any property comprised in a scheme which can be allowed to expire without unduly delaying the execution of the scheme."
s. 14	The whole section shall be omitted.
s. 16 (1)	For the words "twelve or more ratepayers have complained" there shall be substituted the words "complaint has been made," and after the word "district" there shall be inserted the words "by any person or persons competent under the foregoing provisions of this part of this Act to make such complaint," and for the word "ratepayers" there shall be substituted the words "complaint or complaints, as the case may be."
	For the words from "and upon" to "the confirming authority shall" there shall be substituted the words "and the confirming authority may."
Housing of the Working Classes Act, 1890 (53 & 54 Vict. c. 70): s. 31 (1)	
	For the words "in any district any four or more householders living in or near to any street" there shall be substituted the words "any justice of the peace acting for

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Enactment to be amended.	Nature of Amendment.
	a district, or any four or more householders in a district," and the words "in or near that street" shall be omitted.
s. 31 (2)	Before the word "householders" there shall be inserted the words "justice of the peace or"
s. 38 (2)	Before the words "any four or more inhabitant householders of" there shall be inserted the words "any justice of the peace acting for a district, or"
s. 45 (1)	After the words "where the medical officer of health" there shall be inserted the words "inspector of nuisances or other officer of the district authority."
s. 57 (3)	The words "if not a rural sanitary authority" and the words "and if a rural sanitary authority with the consent of the county council of the county in which the land is situate" shall be omitted.
s. 81	The word "or" shall be inserted before the words "to make any rate." The words "out of their own number," and the words "or to enter into any contract" shall be omitted. After the words "provided that a committee so appointed shall" there shall be inserted the words "consist as to a majority of its members of members of the appointing local authority, and shall."
First Schedule	For the words "The Commissioners of Sewers" there shall be substituted "The Common Council," and for the words "The sewer rate and the consolidated rate levied by such Commissioners, or either of such rates," there shall be substituted the words "The General Rate."
Second Schedule Paragraph (1)	For the words "as soon as practicable after the passing of the confirming Act" there shall be substituted the words "before making an application for the appointment of an arbitrator as hereinafter mentioned." After the word "occupiers" there shall be inserted the words "except tenants for a month or a less period than a month."
Paragraph (4)	For the words "has not been" there shall be substituted the words "is not."
Paragraph (6)	For the words beginning "and the local authority shall publish" to the end of the paragraph there shall be substituted the words "Before applying to the arbitrator to determine the compensation in respect of any particular lands or interest therein, the local authority shall send a notice by

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Enactment to be amended.	Nature of Amendment.
<p>Paragraph (7)</p> <p>Housing of the Working Classes Act, 1890 (53 & 54 Vict. c. 70):</p>	<p>post of their intention to the owners or reputed owners, lessees or reputed lessees, so far as they can be reasonably ascertained."</p> <p>The words from "shall ascertain" to "willing to pay; and" shall be omitted, and for the words "he shall proceed" there shall be substituted the words "shall proceed."</p>
<p>Paragraph (8)</p>	<p>The words "by causing such notice to be published otherwise in such manner as he thinks advisable" and the words "in disputed cases as to the amount of compensation to be paid" shall be omitted.</p>
<p>Paragraph (9)</p>	<p>The words "(subject to the provisions concerning an appeal hereinafter contained)" shall be omitted.</p>
<p>Paragraph (10)</p>	<p>For the words from "and the local authority shall thereupon" to the end of the paragraph there shall be inserted the words "The title in the case of a person claiming a fee simple interest in any lands included in any such award as aforesaid shall commence twenty years previous to the date of the claim except there has been an absolute conveyance on sale within twenty years and more than ten years previous to the claim when the title shall commence with such conveyance. Provided that the local authority shall not be prevented if they think fit from requiring at their own expense any further abstract or evidence of title respecting any lands included in any such award as aforesaid in addition to the title hereinbefore mentioned."</p>
<p>Paragraph (12)</p>	<p>The words from "The local authority, or any person interested" to the end of the paragraph shall be omitted.</p>
<p>Paragraph (14)</p>	<p>For the words "such statement and abstract as aforesaid" there shall be substituted the words "a statement in writing by any person claiming any right to, or interest in, the lands and an abstract of title on which the same is founded."</p>
<p>Paragraphs (22), (26) and (27).</p>	<p>These paragraphs shall be omitted.</p>
<p>Paragraph (29) (1) (c).</p>	<p>For the words "before the appointment of the arbitrator" there shall be substituted the words "not less than 14 days before the date of the arbitration in that particular case."</p>

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Enactment to be amended.	Nature of Amendment.
Paragraph (30)	After the word "documents" there shall be inserted the words "other than any formal offer made by the local authority."
Paragraph (32)	Substitute "a" for "someone and the same."
Housing of the Working Classes Act, 1903 (3 Edw. 7. c. 39); s. 4 (2)	For the word "twelve" in both places where the word "twelve" occurs there shall be substituted the word "six."
Housing, Town Planning, etc. Act, 1909 (9 Edw. 7 c. 44): s. 17 (3)	For the word "order," where it last occurs, shall be substituted the word "notice."
s. 17 (4)	For the words "every occupying tenant" shall be substituted the words "the occupier."
s. 17 (7)	After the words "nearest to the room" insert the words "or more than three feet below the surface of any ground within nine feet of the room."
Housing, Town Planning, etc. Act, 1909 (9 Edw. 7, c. 44): s. 18 (3)	At the end the following words shall be inserted: "and if and when the necessary works are completed to their satisfaction, the local authority shall determine the closing and demolition orders relating to the dwelling-house."
s. 18 (4)	For the word "order," where it last occurs, shall be substituted the word "notice"; and at the end of the subsection the following words shall be inserted: "or where the operation of the order has been postponed for any period within fourteen days after the expiration of that period."
s. 39 (1)	At the end of the proviso (b) the following words shall be inserted: "unless the appellant fails to prosecute his appeal with due diligence."
s. 69 (1)	For the words "or information" shall be substituted the words "information or closing order."

THIRD SCHEDULE.

Section 48.

MINOR AND CONSEQUENTIAL AMENDMENTS OF THE PROVISIONS AS TO TOWN PLANNING.

Enactment to be amended.	Nature of Amendment.
Housing, Town Planning, etc. Act, 1909 (9 Edw. 7, c. 44): Section 54	At the end of subsection (1) the following proviso shall be inserted—

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Enactment to be amended.	Nature of Amendment.
<p>Housing, Town Planning, etc. Act, 1909, (9 Edw. 7, c. 44): Section 56</p>	<p>" Provided that where a piece of land already built upon or a piece of land not likely to be used for building purposes is so situate with respect to any land likely to be used for building purposes that the general object of the scheme would be better secured by its inclusion in any town-planning scheme made with respect to the last-mentioned land, the scheme may include such piece of land as aforesaid, and may provide for the demolition or alteration of any buildings thereon so far as may be necessary for carrying the scheme into effect."</p> <p>Subsection (3) shall be omitted.</p>
Section 58	<p>In subsection (1) for the words " applications for authority to prepare or adopt a town-planning scheme, the preparation of the scheme " there shall be substituted the words " the preparation or adoption of a town-planning scheme," and after the word " adopted " there shall be inserted the words " the variation or revocation of a scheme," and after the words " the provisions thereof " there shall be inserted the words " or the variation or revocation of the scheme."</p>
Section 59	<p>In paragraph (a) of subsection (2) for the words " at every stage of the proceedings, by means of conferences and such other means " there shall be substituted the words by such means."</p>
Section 65	<p>In subsection (2) for the words " time at which the application for authority to prepare the scheme was made " there shall be substituted the words " date of the resolution of the local authority to prepare or adopt the scheme or after the date when such resolution takes effect as the case may be " and for the words " the application was made " there shall be substituted the words " such date or other time as aforesaid."</p>
Fourth Schedule	<p>In subsection (2) the words " with a view to securing the amenity of the area included in the scheme or any part thereof " shall be omitted.</p> <p>In subsection (2) after the words " made thereunder " where they secondly occur there shall be inserted the words " including the cost of the preparation or adoption of a scheme."</p> <p>In paragraph (18) the words " by means of conferences, etc." shall be omitted.</p>

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Enactment to be amended.	Nature of Amendment.
Fifth Schedule . . .	In paragraph (1) for the words "and for the purpose of an application for authority to prepare or adopt" there shall be substituted the words "the preparation or adoption of," and for the words "Submission of the plans and estimates" there shall be substituted the words "Preparation and deposit of plans."

FOURTH SCHEDULE.

Section 49.

PART I.

FORM OF ENDORSED RECEIPT.

The local authority of _____ hereby acknowledge that they have this _____ day of _____ 19____, received the sum of £_____ representing the [aggregate] [balance remaining owing in respect of the] principal money secured by the within [above] written [annexed] mortgage [and by an indenture of further charge dated, etc., *or otherwise as required*] together with all interest and costs, the payment having been made by of [etc.] and _____ of [etc.] out of money in their hands properly applicable for the discharge of the mortgage [*or otherwise as required*].

In witness, etc.

PART II.

EFFECT OF ENDORSED RECEIPT.

(1) Any such receipt shall operate—

(a) In the case of land in fee simple comprised in the mortgage, as a conveyance or re-conveyance (as the case may be) of the land to the person (if any) who immediately before the execution of the receipt was entitled in fee simple to the equity of redemption, or otherwise to the mortgagor in fee simple to the uses (if any) upon the trusts subject to the powers and provisions which at that time are subsisting or capable of taking effect with respect to the equity of redemption or to uses (if any) which correspond as nearly as may be with the limitations then affecting the equity of redemption;

(b) In the case of other property, as an assignment or re-assignment (as the case may be) thereof to the extent of the interest which is the subject-matter of the mortgage, to the person who immediately before the execution of the receipt was entitled to the equity of redemption:

Provided that (except as hereinafter mentioned) where, by the receipt, the money appears to have been paid by a person who is not entitled to the immediate equity of redemption, then, unless it is otherwise expressly provided, the receipt shall operate as if the mortgage had been a statutory mortgage and the benefit thereof had, by deed expressed to be made by way of statutory transfer of mortgage, been transferred to him; but this provision shall not apply where the mortgage is paid off out of capital money, or other money in the hands of a personal representative

A.D. 1919.

or trustee properly applicable for the discharge of the mortgage, unless it is expressly provided that the receipt is to operate as a transfer.

(2) Nothing in this schedule shall confer on a mortgagor a right to keep alive a mortgage, paid off by him, so as to affect prejudicially any subsequent incumbrancer; and where there is no right to keep the mortgage alive, the receipt shall not operate as a transfer.

(3) In any such receipt the same covenants shall be implied as if the person who executes the receipt had by deed been expressed to convey the property as mortgagee.

(4) Where a mortgage consists of a mortgage and a further charge or of more than one deed, it shall be sufficient if the receipt refers either to all the deeds whereby the mortgage money is secured or to the aggregate amount of the mortgage money thereby secured and is endorsed on, written at the foot of, or annexed to, one of the mortgage deeds.

44 & 45 Vict.
c. 41.

(5) In this schedule the expressions "mortgage," "mortgage money," "mortgagor," and "mortgagee" have the same meanings as in the Conveyancing Act, 1881.

Section 50.

FIFTH SCHEDULE. ENACTMENTS REPEALED.

Session and Chapter.	Short Title.	Extent of Repeal.
53 & 54 Vict. c. 70.	The Housing of the Working Classes Act, 1890.	Sections fourteen, sixty and sixty-four and subsection (2) of section fifty-seven.
63 & 64 Vict. c. 59.	The Housing of the Working Classes Act, 1900.	Section five.
3 Edw. 7, c. 39	The Housing of the Working Classes Act, 1903.	Subsection (1) of section five.
9 Edw. 7, c. 44	The Housing, Town Planning, etc. Act, 1909.	Subsection (2) of section four, sections six, sixteen, thirty-two and seventy-two and in the First Schedule the paragraph numbered (7).

FORM OF SURVEY. MEMORANDUM.

Circular. 8.

London County Council, Town Councils, Metropolitan Borough Councils and Urban and Rural District Councils.

MINISTRY OF HEALTH,

Whitehall, S.W.1.

25th August, 1919.

HOUSING, TOWN PLANNING, &c. ACT, 1919.

SIR,

The Housing, Town Planning, etc. Act, 1919, has now become law, and I desire to take the earliest opportunity of directing the attention of Local Authorities in England and Wales to the grave and urgent duties which the Act imposes on local authorities and the far-reaching powers which it confers upon them.

The problem is too well known to require a restatement in detail in this circular. The shortage of houses, which was already apparent in 1914, has been accentuated by over four years of war, with the result that many people including ex-soldiers and sailors, are unable to find homes. In view of the high prices which exist the solution of the problem cannot be left to private enterprise. It is therefore incumbent upon the Government, and the Local authorities, now that the resources of the building trade have been made available by the conclusion of peace, to use every endeavour to remedy a state of affairs, which, if allowed to continue, must have disastrous reactions on the health and efficiency of the nation.

The task which confronts us is two-fold—

- (1) To make good in the shortest possible time the existing scarcity of houses, and
- (2) To raise the general standard of housing throughout the country.

SURVEY OF DISTRICT.

For the first time a definite obligation is laid upon the local authority to provide for the housing needs of their district, and for this purpose they will be required from time to time to make a survey of their district.

Section 1 of the Act provides that it shall be the duty of the local authority within three months after the passing of the Act, and thereafter as often as occasion arises, or within three months after notice has been given to them by the Minister of Health, to prepare and submit to the Minister a scheme for the exercise of their powers under Part III of the Housing of the Working Classes Act, 1890.

The Act was passed on 31st July, 1919, and it will therefore be necessary for a scheme to be submitted before the 31st October.

FORM OF SURVEY.

The first of the surveys for the purposes of section 1 must therefore be undertaken forthwith, and the Ministry have prepared the enclosed Form of Survey for the assistance of the local authorities. The local authorities will have first to ascertain the need for new houses in their district, arising from the several causes set out in section 2 of the Form of Survey. For this purpose they will require to have before them the minimum particulars to be entered in section 1 of the Form of Survey, and these particulars will also

be required by the Ministry in approving the scheme. It will next have to be ascertained (as provided by section I (7) of the Act) what is the approximate number of houses to be built by agencies other than the local authority, and this information will be entered in section II of the Form. The local authority will then be in a position to estimate the number of houses to be built under their own scheme under section I of the Act. This scheme will be set out in section VI of the Form. The survey will also extend to any insanitary areas or property in the district which may require to be dealt with under Part I and Part II of the Act of 1890, and headings are included in sections III, IV, and V of the Form for this purpose.

THE NUMBER OF HOUSES TO BE BUILT.

For the calculation of the number of new houses which will be required, the most important data will be the figures as to overcrowding and the growth of the population.

With regard to overcrowding it would hardly be practicable, even with voluntary assistance, to undertake a house-to-house census of the working-class houses in the district in the time available, and it will therefore be necessary to rely mainly on information already in possession of the Medical Officer of Health. This may be supplemented by information which could be supplied by the Local Food Control Committee, whose records would show the number of families and persons occupying each dwelling-house. The Local Advisory Committees, Local War Pension Committees, School Care Committees, and Charitable Organizations, such as Guilds of Help, might also be willing to assist the Local Authority in compiling the desired information, both as regards existing overcrowding and as regards the shortage of houses generally.

Figures relating to population may be obtained from the published reports of the Registrar-General, and the records of the Local Food Control Committee and the Local War Pensions Committee.

Inquiries may also be addressed to the larger employers of labour in the district who may be able to supply information as to the number of their employees who desire to obtain houses in the district, or as to the difficulty of obtaining labour in consequence of the shortage of houses. The Local Advisory Committees might also be able to assist in this way.

It will further be necessary to take into account any anticipated increase in the population in consequence of industrial development, or any anticipated decrease consequent upon the closing down of munition works or other temporary industries which have been called into being by the war.

It is hoped that every effort will be made to obtain an accurate estimate of the housing needs of the area, but it is recognized that the figures given may require to be amended when more exact information becomes available.

BUILDING BY OTHER BODIES OR PERSONS.

As already pointed out, it will be incumbent on the Local Authority, in preparing their scheme under section I, to take into account any proposals by other bodies and persons to provide housing accommodation. Among such bodies will be Public Utility Societies and Housing Trusts, to whom financial assistance may be given from the Exchequer, subject to regulations made by the Minister of Health.

A circular letter will shortly be sent to the Local Authorities explaining the terms (set out in the Act) on which the Government will be prepared to assist these societies and trusts, and the assistance which may be given by Local Authorities to Public Utility Societies under section 18 of the Act.¹

In certain cases also large manufacturing or business firms may be building houses for their employees.

¹ See Financial Regulations, page 505.

SCHEME UNDER SECTION 1.

Section VI of the Form of Survey, when duly completed, will be regarded as the scheme under section 1 of the Act. It is not intended that this should be a detailed scheme with plans and estimates. It will be an outline or programme of the Local Authority's proposals, and will specify in approximate terms the number and types of the houses to be provided, the acreage of the land to be acquired, the localities in which building is to be undertaken, the number of houses to the acre, and the time within which the scheme, or any part of it, is to be carried into effect.

Estimates of cost and of the rents to be charged will not be included at this stage, but will be submitted to the Minister before the scheme is finally approved (see section I (4) of the Act.)

SCHEMES FOR THE PROVISION OF NEW HOUSES.

DETAILED PROPOSALS.

The procedure for submitting the detailed building proposals is outlined in the Manual on State-aided Housing Schemes which has already been sent to you. It is hoped that local Housing Commissioners will be able materially to assist the Local Authorities in working out the details of their schemes.

Section I (3) provides that in preparation of schemes due regard shall be had to the preservation of natural amenities and of existing buildings of architectural interest.

PERIOD OF COMPLETION.

Section 7 of the Act provides that, in order that financial assistance may be obtained from the Exchequer, the building scheme must be carried out within a period to be specified by the Minister of Health, with the consent of the Treasury. That period has been fixed at three years from the passing of the Act, or such later date as the Minister may allow. It is clear that in some districts there may be difficulties connected with the supply of labour and materials which may prevent the scheme from being fully carried into effect within the period specified, and in such a case a reasonable extension of the period might properly be allowed. It is hoped, however, that every endeavour will be made to complete the scheme within the minimum period which the local circumstances will admit, and it will be understood that in normal circumstances the scheme, in order to qualify for financial assistance from the State, must be completed within the three years above-mentioned.

The Ministry will also require, as a condition of financial assistance, that reasonable progress shall have been made with carrying out the scheme within one year from the date of the passing of the Act. These periods are being included in regulations made under section 7.

The following, therefore, are the time limits fixed under the Act and regulations in the case of Part III schemes.

Before the 31st October, 1919. Outline scheme to be submitted, in the enclosed Form of Survey, under Section 1 of the new Act,

Before the 31st July, 1920. Reasonable progress to have been made, to the satisfaction of the Minister, with the carrying out of the scheme.

Before the 31st July, 1922, or such later date as the Minister may allow. The scheme to have been carried into effect (*i.e.*, by the completion of all the houses to be provided under the scheme).

These time limits are to be taken as superseding those given in the Local Government Board's circular dated the 6th February, 1919.

ACQUISITION OF HOUSES BUILT BY PRIVATE ENTERPRISE.

Section 12 (3) of the Act provides that in addition to, or in lieu of, building houses themselves the Local Authorities may, with the consent of the Minister, contract for the purchase or lease of houses suitable for the working classes, whether built at the date of the contract or intended to be built thereafter.

The plans and details of the building scheme will require the approval of the Minister in the same way as if the houses were built by Local Authorities themselves.

REPAIR OF EXISTING HOUSES.

Apart from the provision of new houses, the housing accommodation of the district may be increased by the alteration and repair of existing houses. Section 12 of the Act gives the Local Authority the power to acquire existing houses and to alter, enlarge, repair, or improve them so as to render them in all respects fit for habitation as houses for the working classes.

CONVERSION OF HOUSES INTO FLATS.

A circular letter was sent to you, on the 29th July, with regard to the conversion of houses into flats.

In some districts there may be large houses standing empty which might suitably be converted into flats, and this may be undertaken by the Local Authority in pursuance of their powers under section 12. Proposals for this will be treated as part of the scheme under section 1, and will rank for financial assistance from the Exchequer.

Sections 26 and 27 deal further with the case of tenement houses. Section 26 contains an important extension of the by-law making power of the Local Authority in regard to the conversion of such houses by the owner. These by-laws will secure, amongst other things, the prevention of overcrowding and the provision of separate sanitary accommodation, water supply and cooking accommodation for each separate tenement. The compliance with the by-laws may involve structural alterations, and the owner of the houses will have the right of entry for that purpose. If the owner fails to execute the works the Local Authority may do so and recover the expenses. The Minister of Health may make by-laws affecting any district, in the event of the Local Authority failing to make full use of their powers.

Where compliance with the by-laws would be inconsistent with conditions contained in the lease of the property, the Local Authority may make an application to the County Court for an order relaxing the provisions of the lease. A similar order may be made by the Minister in any case where the Local Authority acquire the leasehold.

Where the terms of a lease prevent the conversion of a house into separate tenements the court may under section 27 vary the terms of the lease, in suitable cases, to enable this to be done.

The Ministry have in preparation a Manual dealing with the conversion of houses into flats, and it is to be hoped that this will be issued very shortly.

DEFINITION OF THE TERM "WORKING CLASSES."

So far as regards the erection of new houses the provisions of the Act extend only to the housing of the working classes. It has not been thought desirable to attempt to frame a statutory definition of the term "working classes," but it is intended that this term should be liberally interpreted and that no rigid criterion should be adopted. The types of houses which the Ministry would be prepared to approve are described and illustrated by typical plans in their Manual on State-aided Housing Schemes. As stated in the Manual, "these plans have been prepared with due regard for the areas desirable for the different rooms. They are only for general guidance and are not intended to hamper initiative or to prevent full expression being given to local customs and traditions, or the use of local building materials."

COMPLETION OF SCHEME BY INSTALMENTS.

Local Authorities will bear in mind the importance of completing at least a part of their programme at the earliest moment. It would be unnecessary and undesirable that the whole of the scheme should be delayed on account of any difficulties which may arise in giving effect to a particular section of

the proposals. While the scheme as set out in the Form of Survey should comprise in outline the whole of the programme of the Council, there is no reason why the detailed proposals should not be submitted by instalments, and in many cases this will be the more practicable course.

TEMPORARY ACCOMMODATION.

In some cases, where the demand for houses is especially urgent, the Local Authority may find it desirable to provide temporary accommodation, such as Army huts, pending the completion of their permanent scheme. A Clause has been inserted in the Act which will enable the Local Authority, during a period of three years from the passing of the Act, to assent to the erection of temporary buildings for human habitation, notwithstanding the provisions of any building by-laws in force in the district. (See section 25.)

RELAXATION OF BY-LAWS.

In some cases it may be found desirable to approve plans, relating to the permanent scheme, which are not consistent with the by-laws as to new streets and buildings. Section 24 provides for the relaxation of the by-laws, so far as may be necessary, in such a case. It would only be right, and the section provides, that the relaxation should apply to any building scheme which, in the opinion of the Local Authority, or, upon appeal, the Minister of Health, involves a similar departure from the provisions of the by-laws.

ACQUISITION AND DISPOSAL OF LAND.

Additional powers are conferred on the Local Authority as regards the acquisition and disposal of land and other details. Attention may be called to sections 12 (2) (b) and 15 (1) (b) under which an estate may be acquired by the Local Authority and sold or leased, with the consent of the Minister and subject to suitable conditions, for development as a building estate. In such a case the buildings to be erected need not be confined to working class houses, and may include factories, places of worship, clubs, recreation grounds, etc.

The procedure for the compulsory acquisition of land is considerably simplified, and section 10 gives the Local Authority the right of entry, after fourteen days' notice, on land which forms the subject of a compulsory purchase order, at any time after the order has been confirmed and notice to that effect has been served.

ACQUISITION OF WATER RIGHTS.

Section 14 gives the Local Authority the power to acquire water rights, subject to proper safeguards.

PURCHASE OF HOUSES BY THE OCCUPIER.

The houses to be erected with Government assistance must not be set apart for the housing of a particular class of tenants (*e.g.*, employees of the Council), and the proviso to section 15 (1) (d) enacts that houses must not be sold upon terms which would enable them to become "tied" houses. Subject to this, it is clear that valuable results might be secured by a scheme providing, on suitable terms, for the purchase of houses by the occupiers under section 15 (1) (d). The Local Authority may, if they think fit, agree to the price being paid by instalments, or to payment of part thereof being secured by a mortgage of the premises. Part III of the Act contains provisions amending and extending the provisions of the Small Dwellings Acquisition Act, 1899, under which loans may be advanced to occupying tenants to enable them to purchase their houses.

FINANCIAL TERMS.

The financial terms to Local Authorities were explained in the Local Government Boards' circular letter dated 6th February, and have been

embodied in section 7 of the Act. The regulations under that Act are about to be issued, and will be sent to the Local Authority with a separate circular explaining the financial terms in detail.

SCHEMES UNDER PART I AND II OF THE ACT OF 1890.

Re-housing schemes in connection with improvement schemes will also rank for financial assistance from the Government, provided that they are carried out within periods to be determined by regulations under section 7. Apart from this there is an existing obligation on Local Authorities to deal with insanitary property under Part I and Part II of the Act, of 1890. This obligation is emphasised by section 5 of the Act.

The Act includes certain amendments affecting Part I and Part II schemes and effects a considerable simplification of the necessary procedure.

BASIS OF COMPENSATION.

An important clause is section 9, which provides a new basis for compensation in the case of land acquired compulsorily. The compensation will be assessed on the following basis—

(1) In every case the value will be taken to be the value of the land as a site cleared of buildings—*i.e.*, nothing will be included in respect of the cost of the buildings.

(2) When provision for re-housing will not be made on the same site the value of the site will be its value as a site available for development in accordance with the requirements of the building by-laws in force. The Local Authority should thus have no difficulty in selling without loss to the rates.

(3) Where in the opinion of the Minister of Health it is necessary that provision for re-housing or for open spaces should be made on the site, or part of it, the Act provides for a reduction of the compensation payable on the above basis in respect of that portion of the site upon which the new houses or open spaces will be provided. The amount by which the compensation is to be reduced will be ascertained in accordance with rules contained in the First Schedule, and this amount will be deducted from the total compensation payable in respect of the whole site. Thus all the persons interested will be equally affected, irrespective of whether their interest is in the portion of the site used for re-housing or in another portion not so used.

It will be noted that none of the foregoing provisions apply to land included in a scheme only for the purpose of making the scheme efficient.

REPAIR OF HOUSES.

Attention may also be directed to section 13, which enables a Local Authority, subject to suitable conditions, to acquire by agreement land to be included in a Part I or II scheme in anticipation of the actual making or approval of the scheme.

Useful provisions are included which will go far to remove existing difficulties affecting the repair of houses by the owners. Under section 22 loans may be advanced by Local Authorities to owners of working class houses to enable them to put the houses in a proper state of repair. Under section 28 the Local Authority may require the owner to execute the necessary works, and if he fails to do so they may themselves do the work required to be done. Section 30 deals with the case where the houses in a particular area are falling into disrepair and the leaseholder fails to execute the necessary repairs. The court may now authorize the superior landlord to enter on the property and to execute the works, or to carry out a scheme for the reconstruction or improvement of the property under the direction of the Local Authority.

TOWN PLANNING.

The enlargement of the powers and duties of the Local Authority under the Housing Acts will inevitably focus attention on the wider problem of Town Planning. The importance of including in a Town Planning scheme any

area which is likely to be developed in the near future is becoming more and more evident and the provisions contained in Part II of the Act will make more stringent the obligation of the Local Authority in this respect. Between the 1st January, 1923, and the 1st January, 1926, every Borough or Urban District Council, with a population of over 20,000, will be required to prepare and submit a Town Planning scheme, and the Minister may at any time require a Town Planning scheme to be made, where he is satisfied, after public local inquiry, that a scheme is necessary. Further amendments have been made with a view to simplifying the procedure as far as possible, and section 45 contains an important amendment under which building operations may be enabled to proceed, subject to suitable conditions, pending the preparation and approval of a Town Planning scheme.

GENERAL CONSIDERATIONS.

THE STANDARD OF HOUSING.

The raising of the general standard of housing accommodation, and of public opinion with regard to it, will depend very largely on the use which Local Authorities make of their powers. The planning of new houses on the best lines, consistent with strict economy of public funds, the improvement of existing houses, and the removal of houses which cannot be made fit, will all conduce to this end. Much may also be done by educational work and propaganda.

APPOINTMENT OF HOUSING COMMITTEE.

The Local Authority should have the assistance of a Housing Committee which should be appointed forthwith. An amendment to section 81 of the Act of 1890 enables the Committee to co-opt persons who are not members of the Council, and to enter into contracts on behalf of the Council. It is desirable that some of the co-opted members should be women.

ACTION IN DEFAULT OF THE LOCAL AUTHORITY.

Sections 3 to 6 prescribe the action to be taken in the event of the Local Authority failing to carry out their responsibilities. In the event of the County Council or the Ministry acting in default of the Local Authority the expenses incurred will be recoverable from the Local Authority, whose contribution may not in that case be limited to the produce of a penny rate.

THE RESPONSIBILITIES OF LOCAL AUTHORITIES.

The Act lays very heavy responsibilities upon the Local Authorities, and will make large demands upon councils and their officers, and it has been said, with much justice, that it will place upon its trial the present machinery of Local Government. I think, however, that it will be felt that the character of the present legislation is justified by the gravity of the situation, and I rely upon Local Authorities to co-operate with me, and with the Ministry and the Housing Commissioners, in giving the fullest effect to the proposals which have now been sanctioned by Parliament.

Copies are enclosed of a memorandum containing a short summary of some of the principal provisions of the Act, and it is requested that a copy may be handed to each member of the Council.

It will be observed that the Act refers to the Local Government Board as the Central Authority. As, however, the Local Authority are aware, all the powers and duties of the Board have now been transferred to the Minister of Health. The Act is therefore to be read throughout as if "the Minister of Health" were substituted for "the Local Government Board."

I am, Sir,

Your obedient Servant,

CHRISTOPHER ADDISON.

Minister of Health.

The Clerk to the Local Authority.

APPENDIX V OF THE MINISTRY OF HEALTH HOUSING MANUAL

Summary of steps to be taken.

(See also *General Housing Memorandum No. 1*, page 449.)

1. In order to facilitate the preparation and submission of schemes to the Board, it is desirable that they should be prepared in consultation with the Housing Commissioner, and submitted to the Board in stages. It is not intended that the Local Authorities should defer the submission of their schemes to the Board until they have been completed in every detail.

The normal procedure of a Local Authority in preparing a scheme.

2. (i) The Council will determine the total number of houses which they consider are needed and can be erected during the next two years, and communicate these facts to the Housing Commissioner, if they have not already furnished them to the Board. They should also, as far as possible, indicate the class or classes of accommodation required.

(ii) The Council will select a site or sites for the erection of the houses, and will negotiate provisionally for their purchase. They will confer with the Housing Commissioner with a view to obtaining his general approval of the proposal. In this connection reference may be made to paragraph 9 of the Board's Circular of 6th February, 1919, which is printed in Appendix IX.

(iii) Application will be made to the Board on Form D 48 for approval of the site and of sanction to any loan necessary for its purchase, or for consent to the appropriation of the land (see 3 (a) on page 449). See also note below.¹

(iv) On receipt of the Board's approval of the site and sanction to the loan, the Council will conclude the contract for the purchase and execute the necessary deeds, and will raise the loan.

(v) They will then prepare the lay-out proposals and will submit them to the Housing Commissioner. On obtaining his general approval, they will prepare estimates of the necessary street works and sewers.

(vi) Application will then be made to the Board on Form D 49 for approval to the general lay-out, and for sanction to a loan for street and sewerage works, etc. (see 3 (b) on page 449). When the loan is sanctioned, the Council will raise the authorized amount in instalments as occasion demands.

(vii) When the Board have approved the general lay-out, the Council will submit preliminary house plans and the detailed scheme of development of the whole or of a part of the estate to the Housing Commissioner for his general approval.

(viii) They will then submit to the Board complete drawings of the houses for approval on Form D 50 (see 3 (c) on page 449).

(ix) When the Board have approved the house plans, the Council will obtain tenders for the erection of the houses.

(x) Application will be made to the Board (see 3 (d) on page 449) for sanction to a loan for the erection of the houses, based on figures of a provisionally accepted contract or tender.

(xi) On receipt of the Board's sanction, the Council will at once proceed with the erection of the houses.

(xii) When the first section of the houses is nearing completion the Council will submit to the Board a statement of estimated receipts and expenditure (Form D 52—Appendix VII), based as nearly as possible on the ascertained cost of the scheme and on the rents which the Council propose to charge.

¹ NOTE.—Clause 10 of the Housing, Town Planning, etc. Act, 1919, provides that, where a Compulsory Purchase Order has been confirmed, the local authority may, at any time after notice to treat has been served, and after giving not less than 14 days' notice to the owner and occupier of the land, enter on and take possession of the land.

Stages in the submission of schemes to the Board.

3. It will be seen from paragraph 2 that schemes should be submitted to the Board in the following stages—

- (a) Application for approval of the site and for sanction to any loan necessary for its purchase, or for consent to its appropriation. Form D 48.
- (b) Application for approval of the lay-out, and sanction to any loans necessary for street and sewerage works, etc. Forms D 49 and D 51.
- (c) Application for approval of the house plans. Form D 50.
- (d) Application for sanction to a loan for the erection of the houses.
- (e) Submission of a statement of estimated receipts and expenditure. Form D 52.

The Forms of Application (D 48, D 49, D 50 and D 51) are printed in Appendix VI and the Statement (D 52) in Appendix VII. These forms may be obtained by local authorities on application to the Board.

4. While it is very desirable that the applications to the Board should be made in the distinct stages set out above, there is no reason why the Council should not provisionally consider points properly arising at later stages, or why, in simple schemes, more than one stage should not be submitted at the same time. In larger schemes, however, it will generally be found more expeditious to submit each stage separately.

NOTE 1.—In order to secure the utmost expedition in the consideration of schemes by the Board, they should be submitted to them through the Housing Commissioner. It is desirable, therefore, that local authorities will direct the submission of schemes (at each stage) to the Housing Commissioner who will, *without delay*, transmit them to the Board for consideration and approval.

NOTE 2.—Schemes already submitted to the Board before the date of this Manual should not be re-submitted to the Housing Commissioner. All subsequent stages in regard to such schemes will, however, be submitted in the manner indicated above.

GENERAL HOUSING MEMORANDUM No. 1.

Modification of the Procedure in the Submission of Housing Schemes.

With a view to simplifying and expediting the procedure set out in Appendix V of the Manual, it has been decided to modify the procedure relating to the housing schemes up to the commencement of the work by delegating approval of the plans for the lay-out and houses to the Housing Commissioner, so that, after the Ministry have approved the site proposed, it will only be necessary to submit the scheme to the Ministry at the stage of the approval of tenders and for sanction to any necessary loans.

2. (A) *Sites*.—The procedure with regard to the approval and acquisition of sites will remain as at present.

(B) *Lay-out*.—When the Ministry have approved the site, the lay-out proposal will be submitted by the Council to the Commissioner on Form D 49 and, if it appears to him to be satisfactory, he will signify his approval of the application without submission to the Ministry.

(C) *Street and Sewerage Works*.—He will also consider the estimate of street and sewerage works (if any are necessary) on Form D 51 and, if he approves it, the Council will at once ask for tenders or (if the work is to be done by direct labour) will submit a detailed estimate on Form D 77. The procedure in obtaining tenders for this purpose is set out in Memorandum D 76. The Commissioner, after considering the proposals and if necessary discussing them with the Council, will submit them to the Ministry for approval of the tender. When this approval is given, the work should at once proceed.

(d) *House Plans*.—The Council will then (or, in suitable cases and wherever practicable, concurrently with (b) and (c) above) submit to the Commissioner the house plans for approval. This application will be made on Form D 50 which the Commissioner will signify his approval without submission to the Ministry if it appears to him to be satisfactory.

(e) *Tenders for Houses*.—Tenders will be obtained in accordance with the procedure outlined in the Memorandum D 70 as soon as the Commissioner has approved the house plans and the tender will be submitted to the Commissioner with the necessary particulars as set out in D 70. The Commissioner, after considering the case and if necessary discussing it with the Council, will submit it to the Ministry for approval of the tender. When this approval is given, the work should at once proceed.

(f) *Loan Sanction*.—The sanctioning of loans remains as hitherto a matter for the Ministry.

3. The Manual and all Memoranda hitherto issued by the Ministry should be read in the light of paragraph 2 above and modified accordingly.

Suggestions as to Work to be Started Immediately.

4. The best results at the present time will be secured by pressing on with a large number of smaller schemes or sections of large schemes. If large schemes are complete or are likely to be completed in a short time there is no reason for deferring them, but generally an immediate submission of a section of a scheme is better than the submission of a large complete scheme at a later date. Further, there are many small builders who would be prepared to undertake contracts for 20 or 30 houses or in rural districts 10 or even less. Every effort should be made to induce such builders to start at once.

5. A large number of sites have been approved by the Ministry and many more will be shortly approved. In many of these cases there is an existing frontage and a sewer is available. In such cases expedition would be secured if local authorities would prepare a lay-out plan for the whole estate in outline only and prepare house plans for houses to be built on the existing frontage and, after the approval of the plans by the Housing Commissioners, obtain tenders at once.

6. While the local authority may be quite properly considering the acquisition of a large site or a number of sites for their scheme, it may often be possible for them to acquire immediately a smaller piece of land fronting on an existing sewered street. Proposals for the acquisition of such land should be put forward at once if the site is suitable and the price appears after consultation with the District Valuer to be such that the Ministry could approve. A small scheme should be at once prepared, and as there will be no need for street and sewerage work it should be possible in many cases to erect houses this year and also for local authorities and builders to acquire valuable experience for future schemes.

7. The suggestions above are made with a view to meeting a very serious emergency by the actual erection of some houses now rather than by the preparation of schemes for many houses later. While this is so, the preparation of the fuller and more carefully considered scheme must not be lost sight of.

8. A copy of Memorandum D 76 on this subject is enclosed. It must be read as modified by paragraph 2 above.

MINISTRY OF HEALTH,

WHITEHALL, S.W.1.

18th July, 1919.

D 48.

For use at L. G. B. only.

Area

No. of Scheme

Name of Local Authority { Borough
Urban District } Council.
Rural District }

For Instructions as to Documents, Plans, etc., to be forwarded with this Application, see the back of this Form.

1. Situation of Site (in the case of a Rural District give name of parish).....
2. Area of site (in acres and decimals of acre).....
3. Number of houses to be built on site (a) immediately
(b) eventually
4. What is the tenure of the land ?.....
5. Are there any covenants restricting its use (if so give particulars) ?.....
.....
6. Have provisional arrangements been made for the acquisition of the site ?
.....
7. If site is to be purchased state—
(a) Purchase price
(b) Estimated legal and other costs.....
(c) Total cost
(d) Cost per acre.....
8. If site is to be leased state (a) Term..... (b) Rent £.....
9. If site was acquired for purposes other than housing of the working
classes and is proposed to be appropriated state—
(a) Purpose for which it was acquired.....
(b) Act (if any) under which acquired.....
(c) Date of acquisition
(d) Amount of any loan sanctioned in respect of land
Date of such sanction and (if possible) reference number of Board's letter
forwarding sanction
- (f) Amount of such loan outstanding
10. Assessable Value of the District for the purposes of the rate on which the
expenses under the Housing Acts are chargeable, £.....
11. Produce of a rate of 1d. in the £ on above assessable value, £.....
12. Population (a) at 1911 census..... (b) Now

[SEE BACK.

[BACK OF D 48.]

DOCUMENTS, etc., to accompany application for the Local Government Board's approval of a site for a housing scheme in respect of which financial assistance is sought. Care should be taken to comply with these instructions completely so far as they are applicable to the particular case.

The fact that the particulars and plans enumerated below are enclosed should be indicated by a cross in the margin opposite the appropriate items.

1. Copy of Resolution of Council directing application for sanction to a loan where this is desired. The resolution should specify the amount to be borrowed; if the land is to be used partly for other purposes besides housing, the resolution should specify these purposes and the cost should be apportioned between them.

2. Copy of any provisional agreement for the purchase or lease of the land.

3. Where land already vested in the Council is proposed to be appropriated—

(a) *Boroughs and Urban Districts.*—(i) Copy of the resolution of the Council applying to the Board for consent to the appropriation of the site under Section 57 (3) of the Housing of the Working Classes Act, 1890; (ii) Plan in duplicate on opaque linen on the land on scale 1/2500, showing the exact boundaries of the land to be appropriated edged in colour, for the purpose of annexation to the Board's consent.

(b) *Rural Districts.*—Copy of the consent of the County Council under Section 57 (3) of the Housing of the Working Classes Act, 1890, to the appropriation of the land.

4. A map of the district (or in the case of a Rural District of the contributory place) showing in red the area proposed to be used. The map (which must be an ordnance map if procurable) should be on the scale of 6 inches to the mile and should show the following—

(a) Any important means of access, through roads, railway stations, tram or bus routes, the location of any existing or anticipated industrial areas or other centres of employment, and any special facilities affecting the choice of site.

(b) The area of the site in acres and decimals of an acre.

(c) Such parts of adjacent districts as may be necessary to show the relation of the site to any town or urban centre, or, in the case of rural sites, the relation to the village affecting the choice of site.

5. A statement with regard to the site indicating—

(a) its accessibility,

(b) the nature of the subsoil,

(c) the facilities for water supply,

(d) sewerage and sewage disposal,

(e) lighting,

(f) any other relevant particulars.

Signed.....

Date.....19 ,

Clerk to the Local Authority.

D 49

HOUSING OF THE WORKING CLASSES ACTS.**For use at the L. G. B. only.**

Area

No. of Scheme

**PROPOSALS FOR
GENERAL LAY-OUT, STREETS, SEWERS, ETC.**Name of the Local Authority { Borough
Urban District } Council.
Rural District }

If Rural District, state Parish

Particulars are to be given on a separate form in respect of each site.
Particulars in respect of the acquisition or appropriation of land and for house plans and building are to be given on the separate forms prescribed for those purposes.

For instructions as to documents, plans, etc., to be forwarded with this application, see the back of this form.

NOTE.—In small schemes, in which no special lay-out proposals are involved, it will not be necessary to supply particulars on this Form unless streets and sewers are to be constructed.

1. Situation of site

2. (a) Total area of site

(b) Area of roads

(c) Area of open spaces

(d) Area of land reserved for other purposes.....

(e) Total of (b) (c) and (d)

(f) Net area for building sites (difference between (a) and (e)).....

NOTE.—Areas to be expressed in acres and decimals of an acre.

3. Number of houses proposed to be erected on the land at 2 (f) above.

4. Estimated cost of street works £

5. Estimated cost of sewerage and sewage disposal works £

6. Estimated cost of other works of development (if any) £

(See Note to B at the back.)

[SEE BACK.]

BACK OF D 49.

DOCUMENTS, PLANS, etc., required by the Local Government Board in connection with the lay-out, streets and sewers, etc., of a housing scheme in respect of which financial assistance is sought. Care should be taken to comply with these instructions completely so far as they are applicable to the particular case.

The fact that the particulars and plans enumerated below are enclosed should be indicated by a cross in the margin opposite the appropriate items.

A. A general lay-out plan of the site *in duplicate* to the scale of 1/2,500 (25 inches to the mile), for which the Ordnance Survey sheets, corrected to date so far as necessary, or true-to-scale photo prints on opaque cloth, may be used. In the latter case the prints should show prominent features shown on the Ordnance Survey sheets which contain the area to be planned. The plan should show—

(a) In the case of sites on undulating land, the contours, by means of light dotted lines, showing the levels at from 2 to 5 feet apart in height, according to the nature of the ground.

(b) The lines and widths of the roads which it is proposed shall be made as part of the scheme. Each road should be given a distinct number on the plan to facilitate reference.

(c) In the case of large schemes, in the first instance, the proposed main roads only need be shown, the minor roads being reserved till the detailed development plan on the scale of 1/500 is prepared at the next stage.

(d) The connection of the proposed roads with existing roads or with roads which may be required for the development of adjacent lands.

(e) Any alteration of existing streets.

(f) Any sites reserved for open spaces or allotments, for schools, shops, public or other special buildings, and for larger houses.

(g) The general disposition of the proposed houses. In each case an indication should be given of the type of house proposed. This may be done by way of reference to one of the Board's types. In all cases the frontages of the houses should be indicated.

(h) The lines of all sewers, distinguishing the existing from the proposed sewers.

(i) Any railway station, tram or bus routes, centres of employment, schools, open spaces, groups of shops, or other places of general resort in the immediate neighbourhood of the site, influencing the lay-out of the roads.

B. A copy of the resolution of the Council applying for the Board's sanction to a loan for street works and sewers, distinguishing the amounts required for each purpose.

NOTE.—It should be remembered that loans can only be sanctioned under the Housing Acts for such street and sewerage works as can be properly charged to the Housing scheme. Applications for other street and sewerage works should be made separately under the Public Health Act, 1875.

C. The Board's Form D. 51 should be completed with regard to **STREETS and SEWERAGE WORKS**.

NOTE.—The particulars in Form D 51 should be identified with the numbers of streets as shown on the plan at A above.

D. The following sections should be forwarded with Form D 51—

(a) Longitudinal sections of each street showing the levels of the street and of the sewer, and identified by the number of the street on the plan at A. The horizontal scale should be the same as on that plan, and the verticle scale should be 10 feet to the inch.

(b) Detail cross sections drawn to the scale of 4 feet to the inch of the streets similarly identified, showing with dimensions the method in which the street is to be constructed and the thicknesses and nature of the materials to be used.

These sections must be on tracing linen or true to scale photo prints on opaque linen.

E. In cases where no public sewers are available full particulars of the method of disposal of sewage must be given with plans.

Signed.....

Date.....19 ..

Clerk to the Local Authority.

D 50

HOUSING OF THE WORKING CLASSES ACTS.**For the use of the L.G.B. only.**

Area

No. of Scheme

**APPLICATION FOR APPROVAL OF
HOUSE PLANS**Name of the Local Authority { Borough
Urban District } Council.
Rural District }

If Rural District, state parish.....

Particulars are to be given on a separate form in respect of each site. Particulars in respect of the acquisition or appropriation of land, or for lay-out, streets and sewers, or for the cost of building are to be given on the separate forms provided for the purpose. For instructions as to documents, etc., to be forwarded with this application, see back of this Form.

Situation of the site.....

1.—NUMBER OF HOUSES OF VARIOUS TYPES.

	Class A. 3 bedrooms, living room and scullery.			Class B. 3 bedrooms, living room, scullery and parlour.			Class B4. 4 bedrooms living room, scullery and parlour.			Other Classes (specifying them)		
	No.	Estimated.		No.	Estimated		No.	Estimated		No.	Estimated	
		cost	rent		cost	rent		cost	rent		cost	rent
End of semi-detached houses with front- age of building—												
under 20 feet . .												
from 20 to 25 feet												
over 25 feet . . .												
Intermediate houses with frontage—												
under 20 feet . .												
from 20 to 25 feet												
over 25 feet . . .												
Total number of houses in each column.												

2. In how many houses are provided (a) Bathrooms ?
(b) Baths elsewhere ?
(c) Hot-water supply ?

3. (a) Is water supply to be laid on to the houses ?

(b) If not, state source of water supply.

4. Do the houses drain into a sewer ?

5. Materials to be used in the construction of—

(a) External walls;

(b) Roofs.

6. Estimated total cost of the houses, exclusive of land, streets and sewers: £. . .

[SEE BACK.]

[BACK OF D 50.]

DOCUMENTS, PLANS, etc., required by the Local Government Board in connection with the approval of house plans for a housing scheme in respect of which financial assistance is sought. Care should be taken to comply with these instructions completely so far as applicable to the particular case.

The fact that the particulars and plans enumerated below are enclosed should be indicated by a cross in the margin opposite the appropriate items.

A. Detail plans *in duplicate* of the area, or in the case of large schemes of parts of the area (which may be submitted from time to time with further copies of this Form as development proceeds), to the scale of 1/500. These plans may be prepared on the Ordnance Survey Sheets where these exist or true-to-scale photo prints on opaque cloth. These plans should show—

(a) The whole of the site and sufficient of the immediately surrounding land to indicate the relation of the development of the site or section of the site to that on the adjacent land. For undulating sites, the contours should be shown by means of light dotted lines, showing the levels at from 2 to 5 feet apart, according to the nature of the ground.

(b) The correct lines of all new roads indicating the length and width of each and the intended apportionment of the width between carriageways, footways and margins. These should agree with any cross sections already submitted and approved. The roads should be identified with the same numbers as were allotted to them for reference in the 25-inch lay-out plan.

(c) The lines and levels of the house drains, together with the lines and levels of the sewers and surface water drains, sufficiently to show clearly the system of drainage proposed.

(d) Any sites or land intended for open spaces, for special buildings, or otherwise not intended to be used at once for the erection of workmen's houses, with the purposes for which they are reserved.

(e) The proposed arrangement of the houses, gardens, and forecourts on the land, distinguishing the various types of houses, indicating their placing or grouping, the amount of space about the buildings, and the proposed means of access to the rear of the buildings.

B. Plans *in duplicate* of the proposed houses to the scale of 8 feet to 1 inch. The dimensions of the rooms should be shown and also the drainage arrangements.

C. Sections *in duplicate* of the proposed houses to the same scale. The height of the rooms should be dimensioned.

D. Elevations *in duplicate* of the proposed houses to the same scale.

NOTE.—All the above plans should be on tracing cloth or true-to-scale photo prints on opaque linen. They should bear the signature of the Clerk as indicating that they are submitted by the Council to the Board for their approval.

E. An outline specification of the work proposed.

Signed

Date.....19 .

Clerk to the Local Authority.

HOUSING OF THE WORKING CLASSES ACTS.

For the use of the L.G.B. only.

Area

No. of Scheme

ESTIMATE OF STREET AND SEWERAGE
WORKSName of Local Authority { Borough
Urban District } Council.
Rural District }Particulars are to be given on a separate form in respect of each site.Situation of Site (in case of a Rural District, give name of Parish).....
What works, if any, are included in this estimate in respect of—

- (a) Main roads ?
- (b) Highways (other than main roads) repairable by the inhabitants at large ?

Will any works be superseded or abandoned in respect of which a loan is outstanding ? If so, state—

- (a) The date of sanction and amount of loan.....
- (b) The cost of the works
- (c) The debt outstanding in respect of the works

If the scheme involves the stopping up or diversion of a public highway, and not merely the closing of part of the width of the highway, state whether proceedings have been taken to obtain an Order of the Justices under Section 84 *et seq.* of the Highway Act, 1835, and, in the case of a rural parish, whether the consent of the Parish Council or, if the Parish has not such a Council, of the Parish Meeting, has also been given to the proposal (*see* Sections 13 (1) and 19 (8) of the Local Government Act, 1894).....

NOTE.—Loans can only be sanctioned under the Housing Acts for such street and sewerage works as can properly be charged to the Housing Scheme. Applications for other street and sewerage works should be made separately under the Public Health Act, 1875.

INSTRUCTIONS AS TO FILLING IN FORM.

Carriageways.—Give the thickness and kind of materials to be used (a) for the foundation and (b) for the finishings.

Footways.—If to be flagged, mention (a) the kind of stone, (b) the thickness of the flags, and (c) the foundation on which the flags are to be laid. Give similar information if the footways are to be formed with tar-paving or other material.

Kerbing and Channelling.—Describe the material to be used and give the dimensions.

Miscellaneous Items of Street Works (if any) should be included in subdivision IV of this Form.

Sewers.—Describe the pipes and method of jointing. Give particulars of manholes, gullies and sewer ventilators.

[SEE FOLLOWING PAGES.]

I.—CARRIAGEWAYS.

No. of Street on Lay-out Plan.	Width of carriage-way in feet.	Length of carriage-way in feet.	Area of carriage-way in sq. yds.	Description of Work and Materials.	Price per sq. yd.	Amount. £ s. d.
Carried to Summary (VII, page 459) . .						

II.—FOOTWAYS, INCLUDING GRAVEL AND GRASS VERGES.

No. of Street on Lay-out Plan.	Width in feet of footway including verge.	Length in feet.	Area in sq. yds. of footway including verge (if any).	Description of Work and Materials.	Price per sq. yd.	Amount. £ s. d.
Carried to Summary (VII, page 459) . .						

III.—KERBING AND CHANNELLING

No. of Street on Lay-out Plan.	Dimensions in inches (width by depth) .	Length in yards.	Description of Work and Materials.	Price per lineal yard.	Amount. £ s. d.
Carried to Summary (VII, page 459) . .					

IV.—MISCELLANEOUS ITEMS (IF ANY) OF STREET WORKS.

No. of Street on Lay-out Plan.	Description of Work and Materials.	Amount. £ s. d.
	Carried to Summary (VII, page 459)	.

V.—SEWERS (SOIL AND SURFACE WATER).

No. of Streeton Lay-out Plan.	Gradient of Sewer.	Average Depth of Sewer.	Internal Diameter of Sewer.	Length in yards.	Description of Work and Materials, including necessary excavation.	Price per lineal yard.	Amount.
							£ s. d.
Carried to Summary (VIII, page 459)							

VI.—MANHOLES, GULLIES AND VENTILATORS.

No. of Street on Lay-out Plan.	Description of Work.	Price.	Amount.		
			£	s.	d.
	Manholes with movable covers, complete				
	Gullies, complete				
	Sewer Ventilators				
	Other Items				
Carried to Summary (VIII, below) . .					

N.B.—Give total number and describe the manholes, gullies and ventilators.

VII.—SUMMARY (STREET WORKS).

	Amount.		
	£	s.	d.
Item I. Carriageways			
II. Footways			
III. Kerbing and Channelling			
IV. Miscellaneous Items			
Estimated cost of Street Works—Item 4, Form D 49			

VIII.—SUMMARY (SEWERAGE WORKS).

	Amount.		
	£	s.	d.
Item V. Sewers			
VI. Manholes, Gullies and Ventilators			
Estimated cost of Sewerage Works—Item 5, Form D 49			

Signed _____

Clerk to the Local Authority

Date _____ 19

APPENDIX VII OF THE MINISTRY OF HEALTH HOUSING MANUAL.

STATEMENT OF ESTIMATED ANNUAL RECEIPTS AND EXPENDITURE
Properly apportioned to this Section of the Scheme.

This Appendix is inserted for the information of Local Authorities as to the probable form of financial statement which will be required, but it is subject to further consideration.

Site _____ { Borough.
Urban District.
Rural District.
Parish, if in R.D.

Section of Scheme } _____
(1st, 2nd, etc. }

To be forwarded to the Local Government Board in connection with a Scheme for the erection of working-class dwellings under Part III of the Housing of the Working Classes Act, 1890.

Estimated Receipts.			Estimated Expenditure.		
	£	s. d.		£	s. d.
From Rents (see Table A)			Loan charges (see Table C)		
Less allowance for empties and losses			Rates (see Table D)		
			Taxes		
			Insurance		
Estimated net receipts from rents			Charge for water supply if borne by the Local Authority (see Table E)		
			Allowance for repairs and maintenance		
From other sources (if any) specifying them			Supervision and collection of rents		
			Balance (Excess of Receipts over Expenditure)		
Balance (Excess of Expenditure over Receipts).					

Note.—Tables A to E below must be completed in all cases to which they are applicable.

Date _____ 19

Signed _____

Clerk to the Local Authority.

Table A.—RENTS.

Class of house.	Cost per house.	Proposed weekly rental per house.	Annual rental per house.	No. of houses.	Total annual rent.
Class A					
Class B					
Class					
Class					
Class					
Class					
Total as in Main Statement.					

[BACK OF D 52.]

Table B.—STATEMENT AS TO LAND.

	Acres and decimals of an acre.	Apportioned cost.
Area of land comprised in previous sections of schemes (if any)		£
Area of land comprised in section of scheme to which above statement relates		
Area of land remaining to be developed		
Total area of Site		

Table C.—LOAN CHARGES.

Annual sums (including principle and interest without deduction of Income Tax) required to repay on the annuity system loans for the capital expenditure *which is properly apportioned to the houses to which the main statement relates.*

Loans obtained from	Rate of Interest.	Annual annuity per £1, including sinking fund.	Annual Loan Charge.
(a) In respect of land . £..... for years .			
(b) In respect of buildings, £..... for years .			
(c) In respect of sewers and water supply . £..... for years .			
(d) In respect of street works £..... for years .			
Total capital cost. £	Total loan charges in Main Statement .		

Note.—The calculations should be made on the periods proposed for repayment by the Local Authority, not exceeding, however, 80 years for (a) above, 60 for (b), 30 for (c), or 20 for (d).

Table D.—RATES. (See also Table E.)

Class of house.	Annual R.V. per house.	Rates in £	Annual Rates per house.	No. of houses.	Total Rates.
Class A					
Class B					
Class					
Class					
Class					
Class					
Total in Main Statement .					

Note.—If compounding applies, a separate statement should be annexed showing exactly how the amount of the rates is arrived at.

Table E.—WATER SUPPLY (*if not already included in Table D*).

Class of house.	Assessable Value for Water Rate.	Water Rate in £.	Water Rate or charge per house.	No. of houses.	Total charge for water supply.
Class A					
Class B					
Class					
Class					
Class					
Class					
Total in Main Statement.					

Date_____19__

Signed_____

*Clerk to the Local Authority.***APPENDIX VIII OF THE MINISTRY OF HEALTH HOUSING MANUAL.****Compulsory Purchase of Land for the purposes of Part III of the Housing of the Working Classes Act, 1890.**

1. The statutory authority for the compulsory purchase of land for the purposes of *Part III schemes* is contained in Section 2 of the Housing, Town Planning, etc. Act, 1909, and the First Schedule of that Act. Paragraph (4) of that Schedule provides that the Order shall be made in the prescribed form, and paragraph (5) that the Order shall be published in the prescribed manner, and the Board prescribed the form of the Order and the manner of publication in the Housing, etc. (Form of Compulsory Purchase Order, etc.) Order, 1911, dated 14th June, 1911. This Order has been published (price 1d.), No. 546 of the Statutory Rules and Orders, 1911.

2. When a Local Authority have made a Compulsory Purchase Order in accordance with the Act and the Board's Order referred to, and have published it in the prescribed manner, they will at once apply to the Board for confirmation of the Order.

3. Such application for confirmation of the Order must be accompanied by the following documents and particulars—

(a) The original Order sealed by the Council.

(b) A copy of each of the newspapers in which the advertisements, required by Article II (1) of the Housing, etc. (Form of Compulsory Purchase Order, etc.) Order, 1911, were inserted.

(c) A definite statement (after the expiration of one calendar month from the date of the second advertisement) that the requirements of Article II (4) of that Order have been complied with, together with a copy of the deposited plan referred to in that Article.

(d) A definite statement that Article III (1) has been complied with, together with a copy of the notice given to the owners, lessees and occupiers of the land in question, and a statement showing the names of all the owners, lessees and occupiers to whom the notice was given, and the manner of service in each case.

(e) A formal application by resolution of the Council for the Board's confirmation of the Order.

4. It is very desirable that, before making a Compulsory Purchase Order for the purpose of a scheme for which financial assistance is to be sought, the Local Authority should ascertain from the Housing Commissioner or the Board whether the land appears to be generally suitable for a housing scheme.

As the Board have to decide judicially whether to confirm a Compulsory Purchase Order or not, when it comes before them formally, they cannot commit themselves in advance. Time and trouble may, however, be saved if Compulsory Purchase Orders are not made in respect of land which the Board could not regard as suitable for a housing scheme in respect of which financial assistance could be granted.

NOTE.—In connection with the compulsory purchase of land for purposes of *Part III schemes*, local authorities should note clauses 9 and 10 of the Housing, Town Planning, etc., Bill which is at present before Parliament.

D 18 AND D 18A.

Circular.¹

Councils of Metropolitan Boroughs. Town Councils. District Councils.

LOCAL GOVERNMENT BOARD,

Whitehall, S.W.1.

18th March, 1918.

HOUSING OF THE WORKING CLASSES.

SIR,

1. I am directed by the President of the Local Government Board to advert to the circular letter of the 28th July, 1917, in regard to the provision of houses for the working classes at the conclusion of the war. ■

2. In that letter it was stated that the Government recognized that it would be necessary to afford substantial financial assistance from public funds to those local authorities who were prepared to carry through, without delay, at the conclusion of the war, a programme of housing for the working classes approved by the Board, but it was not possible at the time to indicate the form which the financial assistance from the State would take or the extent of it. Mr. Hayes Fisher has been in communication with the Lords Commissioners of His Majesty's Treasury on the subject, and, in regard to the financial assistance which may be granted by the State to Local Authorities carrying out housing schemes under Part III of the Housing of the Working Classes Act, 1890, as soon after the conclusion of the war as funds are available, or within a reasonable period thereafter, their Lordships have laid down the following principles, namely—

“The full cost of the scheme should, in the first instance, be met out of the funds of the Local Authority by means of a loan to be raised by them and for a period of years, which my Lords think should not be less than seven, the necessary State assistance should be given in the form of a grant of a percentage of the loan charges sufficient to relieve the authority of 75 per cent. of the estimated annual deficit; the deficit in each case should be estimated, with due regard to the actual increase in the cost of construction in the particular locality, on the basis of the estimated annual expenditure and the estimated annual income over a period of years; the interest charge on loan moneys should be taken at the amount actually paid where loans are raised from an outside source specifically for the purpose, or at the current market rate where the money is provided from accumulated funds in the hands of the Local Authority. At the end of the period above referred to the property should be valued, and 75 per cent. of the excess (if any) of the amount of the loan outstanding over the then value of the property should be met by the State, either by writing off a portion of the outstanding liability (if the money was borrowed from State sources), or by the Government

¹ This circular should be read in relation to the Board's Circular dated 6th February, 1919, which follows. See page 466.

undertaking responsibility for the appropriate proportion of the loan charges for the remainder of its currency.

"Any loans by the State for the purpose of assisted schemes would be made at the full market rate of interest current from time to time, and not at the preferential rates ordinarily allowed for housing loans, in order (1) that the whole of the State assistance may be given under one head, and (2) that Local Authorities may be encouraged to borrow on their own credit rather than to have recourse to State capital funds."

3. Mr. Fisher has always taken the view that in this matter there must be a partnership between the State and the Local Authorities, and he was not disposed to contend that as regards most Local Authorities the extent of the assistance which the Treasury proposed to give in accordance with the above principle was inadequate generally. He felt, however, that cases might arise, especially in agricultural areas, in which the sharing by Local Authorities in the contemplated deficit, even to the extent of 25 per cent., might prove a somewhat heavy burden. He accordingly represented to the Treasury that in these cases he should be empowered to allow a further proportion of the burden to be placed on the State, and made certain suggestions with this object. He is glad to be able to state that he has been sympathetically met by the Treasury in this matter. They have now stated as follows—

"My Lords are willing to agree that the Board should have discretion, in cases in which 25 per cent. of the deficit in respect of any scheme would exceed the produce of a rate of a penny in the £ on the area chargeable, to increase the grant beyond 75 per cent., subject to the condition that the amount of the deficit to be borne by the Local Authority shall not be reduced below the produce of a rate of a penny in the £."

4. Mr. Fisher trusts that this announcement of the terms proposed in regard to State financial assistance will have the result of inducing Local Authorities generally to proceed with the preparation of housing schemes without delay.

5. In communicating their proposals for financial assistance, their Lordships expressly ask that it may be made quite clear that the precise date at which the execution of any schemes approved by the Board can be commenced must depend on circumstances which cannot at present be foreseen, and that the financial position may be such that it may be necessary to give precedence to the more urgent cases, even to the exclusion for the time being of the less urgent.

6. Mr. Fisher thinks that he ought again to emphasize the fact that it is only in the very exceptional circumstances of the national emergency that the Government are proposing to give substantial financial assistance to Local Authorities for the execution of housing schemes.

7. In response to the circular letter of the 28th July the Board have received up to the present time returns from over 80 per cent. of Local Authorities under the Housing Acts. Originally it was requested that the returns should be furnished by the 15th October, 1917, in the case of Local Authorities desirous of availing themselves of any financial assistance from the State in aid of housing schemes, but the Board wish it to be understood that proposals from Local Authorities, even if they have not hitherto sent in returns, will be duly considered if returns are sent in without undue delay. They understand that some Local Authorities have not moved in the matter in the absence of any indication as to the form and extent of the State assistance, but this objection is removed by the above announcement. Although the information furnished in many of the returns is not of such a definite character as could have been desired, the Board are glad to note that in nearly 900 cases Local Authorities have stated that they have prepared, or are preparing or willing to prepare, schemes for the erection of houses by them, the total amounting to some 150,000 houses.

8. In these circumstances the Board think it desirable to communicate

to Local Authorities generally some points of general application which it will be necessary to bear in mind in connection with their housing schemes. To some extent these will not apply to the Local Authorities in the County of London.

9. The Board will require to be furnished with the information, plans, etc., indicated in the enclosed Form D 18, and with a balance sheet in Form D 18a. In framing the balance sheet it will be desirable at present to calculate the amount of the loan charges on the rate of interest now in force for loans by the Public Works Loan Commissioners in respect of housing, namely, $5\frac{1}{2}$ per cent. Any necessary correction on this point, as well as in regard to the amount of the capital expenditure in connection with the scheme, can be made at a later stage. The Board recognize that, in the first instance, only an approximate estimate can be given in regard to the amount of such expenditure.

10. The scheme must be prepared in relation to a particular site which the Local Authority have selected as being the most suitable site available for the purpose, and it should be borne in mind that, in connection with schemes intended to secure Government assistance, the aim should be to provide that in ordinary circumstances not more than twelve houses (or in agricultural areas, eight houses) should be placed on an acre of land wherever this is possible without materially increasing the cost of the scheme.

11. In view of the restrictions placed upon the raising of loans by Local Authorities during the continuance of the war, it is desirable that the Local Authority should endeavour to make such arrangements for the acquisition of land as will not involve the payment of the purchase money until after the war, and that any provisional agreement entered into by the Authority should stipulate that the purchase money should not be required to be paid until the Board have sanctioned the borrowing thereof. In only very exceptional circumstances could the Board sanction loans for the purpose during the war, and then only for very small amounts or for a proportion of the purchase money.

12. If it is found that, when prepared, the housing scheme fails to comply in any respect with the by-laws in force in the district in which the houses are to be built, attention should be specially drawn to the points in respect of which the by-laws are not complied with, and in order to save time a statement should be forwarded to the effect that, in the event of the plans being approved and if by an amendment of the by-laws similar schemes could be authorized to be carried out by any other body or person in future, the appropriate Local Authority will be prepared to make application to the Board for approval to any amending by-law which may be necessary for that purpose.

13. It will be a condition of any financial assistance given by the Government that the erection of the houses shall be commenced within two months from the date of the sanction of the Board to any loan, and that the houses shall be completed by a date fixed, not being more than twelve months from the date of sanction unless circumstances are very exceptional. Provision will, however, be made for the extension of the term where circumstances necessitate this.

14. The Board have issued a revised Memorandum with respect to the provision by Local Authorities of houses for the working classes, including twelve designs in regard to the arrangement of the rooms, etc., in such houses. A copy of this Memorandum has been, or will be, forwarded to each Local Authority that, so far as the Board are aware, is willing to proceed with the preparation of a housing scheme, and to any other Local Authority that applies for the same. Further copies may be obtained from the sources indicated on the title page of the memorandum.

15. Mr. Fisher desires at the same time to state that by his request the Royal Institute of British Architects is conducting a competition for suitable designs for houses of the working classes, the result of which will be announced

in due course. Also a committee appointed by him is now considering questions of building construction in connection with the provision of dwellings for the working classes in England and Wales, and is to report upon methods of securing economy and despatch in the provision of such dwellings. The report from this committee is expected shortly.

16. In regard to the question of materials required for the erection of buildings and the construction of works after the war, a committee appointed by the Minister of Reconstruction is engaged in a comprehensive investigation of the subject.

17. Mr. Fisher trusts that, in regard to each district in which there is an admitted need for the provision of additional houses for the working classes which the Local Authority are of opinion will not be met by any form of enterprise, the Local Authority will at once give instructions for the preparation of a housing scheme if this has not already been done, and submit their proposals to the Board with as little delay as possible. In those cases in which schemes have already been submitted, including many for which loans were sanctioned prior to or during the early months of the war but which were not proceeded with, it will be necessary to reconsider the schemes in view of existing circumstances and in the light of the foregoing observations, particularly those in paragraph 10, and it would be of great convenience to the Board in connection with such reconsideration to receive from the Local Authorities concerned the Form D 18 and D 18a above mentioned duly filled up, together with any amended plans and particulars that the altered circumstances require.

I am, Sir,

Your obedient servant,

H. C. MONRO.

Secretary.

The Clerk to the Local Authority.

Circular.

*County Councils. Councils of Metropolitan Boroughs. Town Councils.
District Councils.*

LOCAL GOVERNMENT BOARD,

Whitehall, S.W.1.

6th February, 1919.

HOUSING OF THE WORKING CLASSES.

SIR,

1. I am directed by the President of the Local Government Board to inform you that His Majesty's Government have reconsidered the terms of financial assistance previously promised to Local Authorities in connection with the provision of houses for the working classes at the present time. The Government desire that the partnership between the State and the Local Authorities should be such as to secure the rapid erection of the large number of houses needed to make good the existing shortage, and they believe that under the terms now proposed they will be able to rely upon the active support and energetic co-operation of the Local Authorities as a whole.

2. The Municipal Corporations Association and a number of individual Local Authorities in the representations which they have addressed to the

Government in regard to the previous scheme have referred to the element of uncertainty as to the burden which might have to be borne by Local Authorities and have pressed for a declaration that in no case should the annual burden falling on the Local Authority exceed the produce of a rate of one penny in the £.

3. His Majesty's Government have been desirous of meeting these representations as far as practicable, and they have now approved the adoption of a scheme under which the burden on Local Authorities would be limited as nearly as possible to the amount suggested. Parliamentary approval for these proposals will be obtained at the earliest practicable date.

4. In accordance with the revised scheme the terms set out in the paragraphs numbered 2 and 3 of the Circular Letter of the 18th March, 1918, will be superseded by the following terms—

Assisted Schemes.

(a) The housing schemes of Local Authorities to which the State will be prepared to grant financial assistance, if they are submitted to the Local Government Board within twelve months from this date and carried out within a period of two years from this date, or within such further period as may be approved by the Local Government Board, are—

(1) Schemes carried out by Local Authorities under Part III of the Housing of the Working Classes Act, 1890, for any area for which the Local Government Board are satisfied that it is desirable that houses for the working classes should be provided.

(2) Re-housing schemes in connection with Improvement and Reconstruction schemes under Parts I and II of the Housing of the Working Classes Act, 1890, except that no part of the cost of acquiring and clearing a site would be made the subject of financial assistance if either (a) the site had been acquired or cleared before the date of this letter, or (b) the needs of the district could, in the opinion of the Local Government Board, be adequately met by means of a scheme under Part III.

Loans.

(b) The full cost of a scheme will in the first instance be met out of a loan or loans raised by the Local Authority, and it is particularly desired by the Treasury that Authorities should raise such loans in the open market wherever it is possible for them to do so. As the financial assistance to be granted from Public Funds for housing schemes will take the form of a subsidy as explained below, and as it is important to secure that the whole of the State assistance may be given under one head, any loans granted from the Local Loans Fund for the purpose of assisted schemes will not be made at the preferential rates ordinarily allowed for housing loans, but at a fixed rate by the Treasury so as to correspond with the full current market rate of interest.

General principle of Financial Assistance.

(c) In respect of any housing scheme or series of housing schemes carried out by a Local Authority within the period referred to above, Parliament will be asked to vote financial assistance calculated on a basis estimated to relieve the Local Authority of the burden of any annual deficit in so far as it exceeds the produce of the rate of a penny in the £ on the area chargeable, but there will be no contribution towards the cost where the annual excess of expenditure over income would not exceed that amount.

Provisional Estimates.

(d) In order to avoid delay in the commencement of schemes the settlement of the actual amount of the State subsidy will be deferred until after the houses have been built and let, but payments on account will, if necessary, be made on provisional estimates of income and expenditure approved by the Board.

Settlement of Subsidy during transitional period.

(e) When the houses have been built and let the amount of the subsidy to be paid thereafter during a transitional period ending 31st March, 1927, will be settled on a basis of a revised balance sheet showing the *actual* expenditure incurred and the *actual* rents obtained. The interest charged on loans will be taken at the amounts actually to be paid if the loans are raised from the Local Loans Fund or other outside sources. Where the money is provided from accumulated funds in the hands of the Local Authority interest will be calculated at the rate in force for loans for assisted housing schemes from the Local Loans Fund (unless the Local Authority is also borrowing from other outside sources in respect of its scheme, in which case interest should be charged on advances from accumulated funds at the rate paid for the loans from such other outside sources). Where there is found to be a deficit in excess of the produce of a rate of a penny in the £, the rate of annual contribution so determined will hold good for the remainder of the transitional period.

In making this interim adjustment the Local Government Board will reserve the right of reducing the amount of the subsidy in any case in which there is evidence of failure on the part of the Local Authority to secure due economy in the erection or management of the houses, or that the best rents obtainable are not in fact being obtained.

Final Adjustment.

(f) At the end of the transitional period the whole position will be reviewed in the light of the actual working of the scheme during that period, and the annual amount thereafter to be provided out of public funds will be adjusted as follows. The amount of the estimated annual expenditure will be compared anew with the amount of the estimated annual income, and if as a result of this comparison it appears that the future annual charges to be borne by the Local Authority are likely to exceed the produce of a rate of a penny in the £, the annual subsidy for the remainder of the period of the loan will be finally fixed at a sum calculated to cover this excess, subject only to such adjustment as may be required in consequence of any variation in the amount produced by a penny rate.

At the final adjustment it will be open to the Local Government Board to reduce the amount of the State contribution if there has been evidence of failure on the part of the Local Authority to exercise due economy in management or in securing the best rents obtainable. In the event of the Local Authority and the Local Government Board being unable to reach an agreement on any such question the matter will be referred for final settlement to some independent tribunal.

(g) In the case of a Rural District the produce of a rate of a penny in the £ for the purpose of the scheme will be based on the assessable value of the whole District unless very strong grounds are shown for a declaration under Section 31 of the Housing, Town Planning, etc., Act, 1909, which would impose the cost of a housing scheme on a contributory place or contributory places in the district.

5. In order to secure that Local Authorities may have advice and assistance locally available to them and to avoid delays, the President is arranging for the appointment of a certain number of Housing Commissioners whose duty it will be to consider and discuss with the Local Authorities in their areas the needs of each district in regard to housing, and to advise and assist them both in the preparation and in the execution of schemes.

Each Commissioner will have an office in his district, and his address will be communicated to each Local Authority and otherwise notified in due course for the information of all concerned. It is the desire of the President that the greatest possible use may be made in every instance of the Commissioner and his expert assistants, but he wishes to make it clear to all Local Authorities that the object of the appointment of these Commissioners

is not to diminish the responsibility of the Local Authorities, but to give them assistance and advice and at the same time to relieve the Central Department of some of the detailed work in connection with the schemes.

Under the new organization it will be possible for schemes to be dealt with by stages, and thus to avoid the friction and delay which might be caused if schemes did not come before the Central Department until they have reached the final stage.

6. The Local Authorities will recognize that, while the revised terms of financial assistance set out in the earlier part of this Circular are exceptionally advantageous from their point of view, they will impose a corresponding responsibility both upon the Local Authorities and upon the Central Department to secure economical construction and management.

Under the organization above described the Housing Commissioners will be working in the closest possible co-operation with the Local Authorities at all stages. At the same time the Local Government Board will expect the Local Authorities themselves to exercise effective supervision in regard to the cost of construction and the rents obtained, which should approximate as nearly as circumstances permit to the economical level.

7. In order to promote economy and to assist Local Authorities and others engaged in the provision of houses for the working classes, the President is causing certain articles used in the provision of such houses to be standardized. Local Authorities will shortly be furnished with a list and description, with dimensions, of the standardized articles, and it is contemplated that unless the circumstances are shown to be very exceptional these shall be specified and adopted in every scheme. Steps are also being taken to secure the production of large quantities of doors, window frames, and various other fittings of standardized patterns, and to secure an adequate supply of bricks suited to the needs of various localities. A further announcement on this subject will be made shortly, but in the meantime the Local Authorities need have no hesitation in proceeding with the preparation of their schemes on account of anticipated shortage of materials.

8. The Board are about to issue a Manual embodying detailed proposals in regard to the preparation and submission of schemes, suggestions as to lay-out and designs with plans, including premiated designs of the Royal Institute of British Architects and plans recommended by Sir J. Tudor Walters' Committee, and the latest information in regard to improved methods of construction and building materials and house fittings.

9. With regard to the acquisition of land, an arrangement has been made with the Board of Inland Revenue, under which the Superintending Valuers in the service of that Department will be prepared on the invitation of the Local Authority to express an opinion as to the present value of any site definitely selected by the Local Authority for housing purposes, and, if desired by the Local Authority, the Inland Revenue Valuation Office will undertake negotiations for the purchase of such sites provided that prior notice of their intention to acquire has been given to the owner by the Local Authority. This arrangement will provide for both parties the opinion of an independent authority to serve as a guide to the real value of the property in question, and it may be anticipated that the number of cases in which the parties fail to agree will thus be reduced, and the delay and expense of arbitration avoided.

10. With a view to supplementing the provision of houses by Local Authorities the Government desire to encourage Public Utility Societies to undertake building operations, and it is accordingly their intention to propose to Parliament that financial assistance should be given to such societies carrying out housing schemes within the same period as that which will apply to Local Authorities. A Memorandum explaining the scope of the proposed assistance, and the conditions on which it will be granted, is in preparation and a copy will be forwarded for the information of the Local Authority at an early date.

11. I am to add that it is the intention of the Government to propose legislation during the coming Session to give further powers to Local Authorities in regard to the provision of houses for the working classes, to enable Local Authorities under the Housing Acts to assist Public Utility Societies by subscribing to their capital and otherwise, to deal with by-laws and local Act provisions which may be found to impede desirable housing proposals, and generally to facilitate the execution of schemes.

12. In view of the pressing urgency of the housing situation, the preparation of their schemes by the Local Authorities should not be postponed until the introduction of the proposed legislation. Having regard to the terms of financial assistance now offered, the arrangements which are being made for the provision of materials, and the supply of labour which is becoming available owing to the cancellation of war contracts and the demobilization of the Forces, there should be no reason for any delay. The Government and the Country are looking to the Local Authorities to start at once upon the housing schemes which are rightly regarded as forming one of the most urgent and essential parts of the whole programme of Reconstruction.

I am, Sir,

Your obedient Servant,

H. C. MONRO,

Secretary.

To

The Clerk of the Local Authority.

APPENDIX X OF HOUSING MANUAL.

Circular of 24th March, 1919.

HOUSING.

FINANCIAL ASSISTANCE TO PUBLIC UTILITY SOCIETIES.

In a circular letter addressed by the Local Government Board to Local Authorities in England and Wales on the 6th February, it was announced that with a view to supplementing the provision of houses by Local Authorities, the Government desire to encourage Public Utility Societies to undertake building operations, and that it was accordingly their intention to propose to Parliament that financial assistance should be given to such societies who submit schemes for the erection of working-class dwellings within a specified time, and carry them out within two years or such further period as may be approved by the Local Government Board. Provisions to this end have been included in the Housing Bill which is at present before Parliament.

The Government are satisfied that much can be done to meet the urgent housing needs of the moment by Public Utility Societies formed or to be formed for the provision of working-class houses. A number of societies are already in existence, though their activities have necessarily been limited during the war, and it is hoped not only that the existing societies will extend their operations, but also that many industrial organizations and others interested in the provision of working-class houses will promote the formation of new societies. Employers of labour in both industrial and rural areas are, no doubt, alive to the advantages of securing adequate housing accommodation for their employees under an arrangement which gives the latter, as members of a Public Utility Society, a voice in the management of their houses.

1.—SOCIETIES ELIGIBLE FOR FINANCIAL ASSISTANCE.

In order to rank as a Public Utility Society eligible for financial assistance a society—

(a) Must have for its object, or one of its objects, the provision of houses for the working classes;

(b) Must be registered under the Industrial and Provident Societies Act, 1893, or any amendment thereof;

(c) Must by its rules prohibit the payment of interest or dividend at a rate exceeding the statutory limit;¹ and

(d) Must comply with regulations to be made by the Local Government Board, with the approval of the Treasury, under the provisions of the Housing Bill.

These regulations will, subject to certain modifications, embody the conditions and safeguards recommended by the Housing (Financial Assistance) Committee² and set out at the end of this memorandum, and the rules of the society should be so framed as to secure compliance with the regulations.

2.—TERMS OF FINANCIAL ASSISTANCE.

To a Public Utility Society which complies with the conditions above indicated, the financial assistance to be granted in respect of a housing scheme approved by the Local Government Board and carried out within the prescribed period will take the following forms—

Raising of Capital.

The Public Works Loan Commissioners will be authorized to advance on the recommendation of the Local Government Board so much of the capital required as in the opinion of the Board the Society cannot reasonably be expected to raise from private sources; but the total amount so advanced will in no case exceed three-quarters of the total cost of the acquisition of the land, the development of the site and the erection of the houses, as shown by the accepted tenders.

The loan will be advanced at the rate at which advances are, for the time being, made to Local Authorities by the Public Works Loan Commissioners for assisted housing schemes. It will run for a period not exceeding 50 years, and the repayment of principal and interest, which will be a first charge upon the property, will be on the annuity system.

It is proposed to arrange for advances to be made by instalments, as the work proceeds, on the certificate of an architect or surveyor, approved by the Local Government Board, but before advancing each instalment the Public Works Loan Commissioners will require to be satisfied that a proportionate instalment of the capital to be privately subscribed has been raised. The advances in respect of unfinished houses will not in any case exceed 50 per cent. of the cost represented by the work done.

If in the opinion of the Public Works Loan Commissioners there is a special risk that it may at some future date during the currency of the loan be impossible to secure tenants for a large proportion of the houses owing to changes in the industrial circumstances of the locality, it will be open to them to require collateral security.

Exchequer Subsidy.

1. In addition to the advance of capital above mentioned, an annual subsidy will be paid during the currency of the loan by the Local Government Board in consideration of the abnormal cost of building houses at the present time. The subsidy will be an amount equal to 40 per cent. of the

¹ At present the statutory limit imposed by Section 4 of the Housing and Town Planning, etc. Act, 1909, is 5 per cent., but under the Housing Bill it is proposed to authorize the payment of interest or dividend up to a maximum of 6 per cent.

² Copies of the Interim Report of this Committee, Cd. 9223, can be obtained through any bookseller or directly from His Majesty's Stationery Office, Imperial House, Kingsway, W.C.2, or 28 Abingdon Street, S.W.1.

annual charges on three-quarters of the total capital raised in respect of the approved scheme, and, for the purpose of calculation, the charges will be reckoned on the basis of the Public Works Loan Commissioners' terms for repayment of principal and interest by equal half-yearly instalments, from whatever source the capital may in fact have been raised.

2. While the amount of the subsidy will be determined on the basis above described, the Local Government Board will reserve to themselves the right of reducing the subsidy in any case in which there is evidence of failure on the part of the society to secure due economy in the erection of the houses.

3. Any society seeking financial assistance will be required to give an undertaking in legal form that, after the loan has been paid off, any profits of the society in excess of 6 per cent. shall be devoted in whole or in part as may be required by the Local Government Board towards the repayment of sums received from the Exchequer by way of subsidy during the currency of the loan; and that in the event of the property being sold, either before or after the loan has been paid off, the society will, as a condition of such sale, after paying off outstanding charges (if any) and shares at par, repay if so required by the Local Government Board the whole or part of the Exchequer subsidies.

3.—PROCEDURE.

1. The Housing Commissioner for the district will be ready to advise any persons proposing to form a Public Utility Society for housing purposes as to the rules of the society and to arrange for a conference with the Local Authority with a view to ascertaining what assistance may be looked for from the Local Authority, both in the shape of advances of capital and in regard to sewerage, water supply and other public services.

2. The advice of the Commissioner and his expert staff will be at the disposal of the society in regard to the selection of a site, and the proposals of the society as to this and the general outlines of their scheme should be submitted to the Commissioner at the earliest stage.

3. If the proposals are such as in the opinion of the Commissioner are likely to be approved by the Local Government Board, plans should be prepared on the advice of a properly qualified architect for the lay-out of the site and for the houses, of which there should ordinarily be approximately twelve to the acre in urban areas and eight in agricultural areas.

Where possible an option to purchase the suggested site should be obtained and the purchase should not be completed until the site has been inspected and approved.

4. Before giving their formal approval to schemes the Board will require to be furnished with plans and estimates, a statement of the rents proposed to be charged and information as to the society's share and other capital together with a copy of the registered rules. But if the procedure above described is followed the preliminary steps can be taken in consultation with the Commissioner, and the schemes can be dealt with by stages and delay thus avoided.

5. In order to promote economy and to assist those engaged in the provision of houses for the working classes steps have been taken to secure supplies of certain building materials and standardized fittings, which will be available for the use of Public Utility Societies. There need, therefore, be no hesitation in proceeding with the preparation of schemes on account of an anticipated shortage of materials. The Board are issuing a Manual which will contain further information on this subject as well as detailed proposals in regard to the preparation and submission of schemes and suggestions as to lay-out, with designs and plans.

Recommendations as to safeguards contained in the Report of the Housing (Financial Assistance) Committee of the Ministry of Reconstruction.

(i) All tenants should be entitled (though not required) to become share-holders of the society on equal terms.

(ii) Tenant members should have the right to elect annually a Tenant Members' Committee, each tenant having one vote.

(iii) At least one quarter of the Board of Management should be appointed by the Tenant Members' Committee.

(iv) Holders of loan stock should only be entitled to vote at a society's meeting if they are shareholders, and only to give a vote in respect of loan stock representing at least five times the capital represented by a share vote.

(v) Security of tenure should be provided for. A tenant should only be given notice to quit for (a) non-payment of rent, or (b) acts or defaults tending to the detriment of the property, or (c) bad neighbourhood. Nothing in this clause should prevent a termination of a tenancy for failure to pay an increased rent in cases where the increase has been approved by the Central Authority. The question of whether a tenant has been guilty of bad neighbourhood should be determined by the Tenant Members' Committee.

(vi) The lay-out and design of the houses should be approved by the Central Authority, and the same authority should supervise the carrying out of the plans (either directly or through the agency of the Local Authority).

(vii) Profits, over and above the maximum rate allowed, should after due provision for Reserve Fund, be used for the benefit of the tenants generally.

(viii) Rents should be approved by the Central Authority.

(ix) Societies should not be allowed to sell houses, except subject to the consent of, and under conditions laid down by, the Central Authority.

(x) Building contracts should be approved by the Central Authority.

(xi) Professional charges paid by societies should not exceed a fixed percentage on cost, and management expenses should not exceed a fixed percentage on gross rental.

(xii) The accounts should be audited and certified by a District Auditor, or other Auditor appointed by the Government (who should have the power of surcharge) and filed with the Central Authority and the Local Authority of the District, with the right of inspection by the public.

(xiii) On the dissolution of a society the Local Authority should have the right of pre-emption at a figure sufficient to pay off shares at par, loans, loan stock and debts. If this right is not exercised the estate should be sold by public auction and any surplus remaining, after discharging all obligations, be paid to the Local Authority, and by it applied for housing or other like purposes.

All communications with reference to this Memorandum should be addressed to the Local Government Board, Whitehall, S.W.1, or, in the case of Scotland, to the Local Government Board for Scotland, Edinburgh.

24th March, 1919.

APPENDIX XII OF HOUSING MANUAL.

Regional Areas and Headquarters of the District Housing Commissioners.

Region A.—Cumberland, Northumberland, Westmoreland and Durham.

Headquarters : Gibb Chambers, 52 Westgate Road,
Newcastle-upon-Tyne.

Region B.—Yorkshire (North, East and West Ridings).

Headquarters : Quebec House, Quebec Street, Leeds.

Region C.—Lancashire and Cheshire.*Headquarters* : 77 Shude Hill, Manchester.**Region D.**—Wales and Monmouth.*Headquarters* : Insurance Buildings, New Street, Cardiff.**Region E.**—Staffordshire, Shropshire, Warwickshire, Worcestershire and Herefordshire.*Headquarters* : Phoenix Buildings, Colmore Row, Birmingham.**Region F.**—Parts of Holland, Kesteven and Lindsey (Lincs), Notts, Derbyshire, Leicestershire and Rutland.*Headquarters* : 12 Regent Street, Nottingham.**Region G.**—Gloucestershire, Dorsetshire, Somerset, Wilts, Devon and Cornwall.*Headquarters* : Parklands, Tyndalls Park Road, Bristol.**Region H.**—Hants, Isle of Wight, Southampton, Sussex East, Sussex West; and Surrey and Kent so far as not in the Metropolitan Police District.*Headquarters* : 8 Buckingham Gate, London, S.W.1.**Region K.**—The Metropolitan Police District.*Headquarters* : London.**Region L.**—Berks, Bucks, Oxon, Northamptonshire, Bedfordshire, Huntingdonshire, and Hertfordshire so far as not in the Metropolitan Police District.*Headquarters* : Buchanan Chambers, 24 Holborn, London, E.C.1.**Region M.**—Cambridgeshire, Isle of Ely, Norfolk, Suffolk East, Suffolk West, and Essex so far as not in the Metropolitan Police District.*Headquarters* : 300 Gresham House, Old Broad Street, London, E.C.1.

FORM D 89.

HOUSING, TOWN PLANNING, Etc., ACT, 1919.

FORM OF SURVEY OF HOUSING NEEDS

(County) Borough.
 Urban District.
 Rural District.

NOTE.—It is desired that the following questions be answered as fully as possible. In some cases a question in this form will not be pertinent to the conditions in a particular district, and should not then be answered. In any case in which the local authority are not able to obtain the necessary information it is desired that such information as is available may be stated. Where exact figures cannot be stated, as accurate an estimate as possible should be given.

The information relating to Rural Districts should, so far as possible, indicate the varying conditions in different parishes.

Where the space provided is insufficient the particulars should be set out on separate sheets.

This form should be completed in duplicate and two copies should be forwarded to the Housing Commissioners not later than 31st OCTOBER, 1919.

Section I.—Prevailing Conditions Affecting Shortage of Houses.

INDUSTRIES.

1. Particulars as to the staple industries of the district (or of any parish or part of the district).
2. Particulars of any anticipated industrial development
3. Particulars of any considerable reduction which may be anticipated in the number of persons employed in any industry in the district

POPULATION.

4. Pre-war population (1914)
5. Average annual increase of population for the five years before the war
6. Estimated present population
7. Anticipated increase or decrease of working-class population due to industrial changes

EXISTING HOUSING ACCOMMODATION.

8. Number of dwelling-houses in the district
9. Number of working-class houses of the types given in the reply to question 15
10. Average number of working-class houses built annually during the five years before the war
11. Number of working-class houses built between 1st January, 1915, and 31st December, 1918
12. Number of empty buildings which might be (a) made suitable, by repairs or alterations, for housing the working classes; or (b) converted into flats for the working classes

OVERCROWDING.

13. Tenements with more than two occupants per room—
 Number of Tenements
 Total number of Occupiers
14. Number of houses intended for one family only which are now occupied (without having been specially adapted) by two or more families

RENTS.

15. Particulars of prevailing rents of the various types of working-class houses in the district—

Type of house.	Weekly Rent.
(a) Houses with Living Room, Scullery and two bedrooms .	
(b) Living Room, Scullery and three bedrooms	
(c) Parlour, Living Room, Scullery and two bedrooms . .	
(d) Parlour, Living Room, Scullery and three bedrooms . .	
(e) Parlour, Living Room, Scullery and four bedrooms . .	
(f) Tenements in block buildings	
(g) Other working-class dwellings (specifying)	

Section II.—Estimate of Housing Needs.

	No. of Houses.
1. Working-class houses required during the next three years to	
(a) Meet the unsatisfied demand for houses (taking account of growth of population, overcrowding, etc.)	
(b) Re-house persons to be displaced by the clearance of unhealthy areas.	
(c) Replace other dwellings which are unfit for human habitation and cannot be made fit	
(d) Replace obstructive or other buildings (now inhabited and not included under heading (c)) which should be demolished	
(e) Replace other houses which, although they cannot at present be regarded as unfit for human habitation, fall definitely below a reasonable standard .	
(f) Meet anticipated deficiencies, <i>e.g.</i> , arising from new industrial development	
Total	
2. Deduct	
(a) Working-class houses which it is anticipated will be set free during the next three years as the result of any probable decrease in the population . .	
(b) Working-class houses likely to be built during the next three years by persons other than the Local Authority	
Total	
Net Estimate of Number of Houses Required	

Details of figures given in reply to question 2(b)—

	Name.	Place or Parish.	Number of Houses.
Public Utility Societies .			
Housing Trusts . .			
Industrial Undertakings or Business Firms .			
Private Persons . .	_____		
	(Names of private persons need not be inserted.)		

Total (which should agree with the reply to question 2(b)).

Signature of Clerk to Local Authority.....

Date

Section III.—Areas which are being, or may have to be, dealt with as unhealthy under Part I or Part II of the Act of 1890.

Give particulars in Table below of Unhealthy Areas which require to be dealt with.

Specify Area.	Reference No. on Map (see Section V.)	Acreage (Approximate).	Whether already officially represented as unhealthy.	Number of Houses.	Population (Approximate).
	2	3	4	5	6
Totals .					

Reference No. on Map (see Section V and column 2 of preceding Table.) 2	Brief particulars of conditions which make area unhealthy. 7	Measures already taken as regards the area. 8	Further action to be taken by Local Authority for deal- ing with the area. (Give approximate dates.) 9	Contemplated measures for re- housing displaced population. 10

Section IV.—Insanitary Houses (other than houses in unhealthy areas of which particulars are given in Section III).

Prevailing Conditions.

- (1) How many inhabited houses are there in the district which are not and cannot be made fit for human habitation ?
- (2) Number of persons inhabiting these houses
- (3) How many houses are already subject to
 - (a) Closing Orders ?
 - (b) Demolition Orders ?
- (4) How many houses are seriously defective but can be made habitable ?

Proposed action.

- (5) What immediate action is contemplated by the local authority with regard to
- (a) houses which are not and cannot be made fit for human habitation ?
- (b) houses which are seriously defective but can be made habitable ?
- (6) Within what time is it contemplated that conditions will be such as to warrant the demolition of the houses which are not and cannot be made fit for human habitation ?

Section V.—Map.

A map of the district, coloured as directed below, should be forwarded with this completed form.

The Medical Officer of Health should be responsible for the colouring of the map, which should be accompanied by any report on the subject which he may make. The map should be to the scale of six inches to the mile, and ordinance sheets may be used.

(1) *Pink*.—Any areas which the Medical Officer of Health has already represented, or has definitely decided to represent, as unhealthy areas for the purposes of an Improvement or Reconstruction Scheme or Schemes under Part I or Part II of the Act of 1890.

(2) *Burnt Sienna*.—Any areas which he has not definitely decided to represent by which in his opinion may have to be dealt with by Improvement or Reconstruction Schemes under Part I or Part II of the Act of 1890.

(3) *Yellow*.—Any considerable areas which contain a large proportion of seriously defective houses, but which can, in his opinion, be adequately dealt with, otherwise than by Improvement or Reconstruction Schemes, (a) by measures for rendering the houses fit for human habitation by repairs or renovation, and (b) where necessary, by the demolition of individual unfit houses.

(4) *Neutral Tint*.—Any considerable areas which, although in fair sanitary condition, nevertheless for one reason or another fall definitely below the ultimate standard at which it is reasonable to aim, or contain a large proportion of houses which fall below such standard.

Except in the case of No. 1 (pink), it will be sufficient if the colouring gives a general indication of the areas, and it will not be taken as definitely deciding the boundaries of the several areas or the methods of treatment which a more detailed survey may show to be the best for remedying the defects.

The areas coloured pink and burnt sienna should be numbered consecutively and these numbers should be entered in column 2 of the table in Section III.

Any observations in regard to the Map should be entered below—

Signature of Clerk to Local Authority

Date

Section VI.—Scheme of the Council
for the provision of New Houses under Section I of the
Housing, Town Planning, etc., Act, 1919.

The Scheme should include any proposals which have already been submitted for approval as assisted schemes.

1. Approximate number of new houses to be provided—

- (a) Houses with Living Room, Scullery and two bedrooms
- (b) Living Room, Scullery and three bedrooms
- (c) Parlour, Living Room, Scullery and two bedrooms
- (d) Parlour, Living Room, Scullery and three bedrooms
- (e) Parlour, Living Room, Scullery and four bedrooms
- (f) Block dwellings. Number—
- Number of separate tenements.
- (g) Other dwellings (specifying type)—

Total number of houses and separate tenements

2. Approximate number of existing empty houses to be acquired and—

- | | | | | |
|------|---|---|---|---|
| (i) | made suitable for housing the working classes | . | . | . |
| (ii) | converted into flats for the working classes | . | . | . |
| | Approximate number of families to be housed under (i) | | | |
| | and (ii) | . | . | . |

3. Approximate acreage of land to be acquired
4. Average number of houses per acre
5. Approximate localities in which land is to be acquired.

6. Time within which it is proposed that the scheme (or if the scheme is to be carried out by instalments, each part of the scheme) is to be carried into effect —

Part of Scheme.	Approximate date for completion.

Any part of the scheme which has already been submitted for approval should be referred to separately.

7. Particulars of any measure necessary, as part of the scheme, for the preservation of existing erections of architectural, historic or artistic interest, or for the preservation of the natural amenities of the locality.
8. Any other provisions (including provisions for joint action with any other Local Authority).
9. It is anticipated that the scheme may subsequently require to be amended ?
If so any relevant considerations should be stated.

The above scheme was adopted by the.....Council
at a Meeting of the Council held on the , 1919.
(Signed)

Clerk.

ORDER No. 65,227.

GENERAL HOUSING MEMORANDUM No. 8.

Financial Assistance to Local Authorities.

1. Enclosed with this Memorandum are three copies of the regulations which have been made by the Minister of Health, with the approval of the Treasury, under Section 7 of the Housing, Town Planning, etc., Act, 1919. The regulations will govern the terms of financial assistance to Local Authorities under this Section, and to any County Councils to whom the powers of a Local Authority have been transferred under the Act. The regulations will not apply to schemes made by County Councils for the housing of their employees, in respect of which separate regulations have been made.

2. For the purposes of the regulations all the schemes to which Section 7 applies (whether made under Part I, Part II or Part III of the Housing of the Working Classes Act, 1890), are grouped together, and are described collectively as "the assisted scheme." The term will be used in the same sense in this Memorandum.

3. The basis of financial assistance was explained in the Local Government Board's Circular, dated 6th February. Any annual loss resulting from the assisted scheme will be shared between the Local Authority and the State. The Local Authority will be asked to contribute the produce of a penny rate levied in the area chargeable with the expenses of the assisted scheme, and, subject to the regulations, the balance will be met by the Exchequer.

4. Section 1 (4) of the Act requires that before the scheme is finally approved the Local Authority shall submit an estimate of the cost of the scheme and of the rents expected to be received. A form of statement for this purpose will shortly be issued for the use of Local Authorities. The form should be completed in duplicate, after tenders have been provisionally accepted, and both copies should be sent to the Housing Commissioner.

5. The Exchequer subsidy, during the period before the houses are ready for occupation, will be calculated on the actual receipts and expenses during each financial year. After that period it will be a fixed subsidy based upon an estimate submitted by the Local Authority and approved by the Minister. This estimate (which will be subsequent to that referred to in paragraph 4) will be submitted as soon as the scheme (or, where the scheme is carried out

by instalments, a particular part of the scheme) has been carried into effect; that is to say, when all the houses to be provided under the scheme (or that part of the scheme) have been let or are available for letting. The subsidy as fixed on the basis of the estimate will hold good until the 31st March, 1927, when it will be finally fixed on the basis of a revised estimate.

6. When the subsidy is finally fixed, it will not be varied except so far as may be necessary to provide for any difference between the estimated produce of a penny rate and the actual produce and except—

(1) When the period allowed for the repayment of any one of the loans has expired (Article VI (3)).

(2) In the event of the sale of any property included in the scheme (Article IX), or

(3) With the consent of the Minister, the Treasury, and the Local Authority (Article VI (4)).

7. The method by which the produce of a penny rate will be ascertained is laid down by the rules in Schedule A to the Regulations. It was thought that it would be more equitable to take, as the basis of the definition, the actual amount collected during the year (as certified by the District Auditor), than an estimate based upon assessable value, with a percentage deduction in respect of the loss in collection. The amount to be certified by the District Auditor will not include any sums in respect of rates not collected during the financial year, but will include any arrears collected during the year in respect of private rates.

8. Since the subsidy will be based on an estimate it will be necessary to calculate the average annual income and expenditure during the period which is covered by the estimate, and certain items in the calculation will be governed by regulations in Article V.

9. In the calculation of the income from rents a deduction will be made in respect of unoccupied houses and uncollected rents; this deduction must not exceed 5 per cent. of the gross estimated rent.

10. In forming an estimate of the annual produce of a penny rate the Local Authority will take into account any considerable increase or decrease which may be anticipated in the assessable value of the District.

11. The cost of repairs should be met out of a repairs fund, to which an annual contribution should be paid, to be based on a percentage of the gross rents. The maximum contribution is fixed by the regulations at 15 per cent. of the gross estimated rent. In fixing the percentage the Local Authority will remember that while there is a reasonable prospect that the prices for repairs may fall, the tendency of rents, on the other hand, will be in an upward direction until an economic equilibrium has been restored.

12. The maximum amount which may be included in respect of the cost of supervision and management is 5 per cent. of the gross estimated rent.

13. The expression "gross estimated rent" means the total rents receivable exclusive of rates and water charges, but without any deduction in respect of unoccupied houses or uncollected rents.

14. The charges on the capital borrowed with the approval of the Ministry under the assisted scheme will be the actual amounts payable in respect of interest and redemption of principal. The regulations provide that, where the capital is not lent by the Public Works Loan Commissioners, the rate of interest, shall not, except with the approval of the Ministry, exceed the rate in force, at the time when the capital was borrowed, for loans from the Commissioners. It is hoped that every endeavour will be made, by propaganda and otherwise, to obtain local loans for housing purposes at a reasonable rate. Where accumulated funds, or other capital moneys in the possession of the Local Authority, are appropriated to defray capital expenditure under an assisted scheme the rate of interest will be calculated, either at the rate payable on the loans last previously borrowed for the purposes of the assisted scheme from outside sources, or, if no loans have been so borrowed from outside

sources, then at the rate in force, at the time that the appropriation was made, in the case of loans from the Public Works Loan Commissioners.

15. It would be clearly improper that the full subsidy should be payable, notwithstanding any extravagance in expenditure or failure to secure an adequate income under the scheme. Article VI (2) provides for an equivalent reduction of the subsidy in such a case. If the necessary approvals are obtained at each stage, and the rents are approved, there should be no ground for anticipating a reduction of the subsidy. In any case the Local Authority would be given a full opportunity of stating their case, and the regulations provide for arbitration in certain cases. It will be noted that the provision for the reduction of the subsidy applies only during the period before the houses are completed, and on the two occasions when the Local Authority are required to submit estimates upon which the subsidy will be based.

16. Local Authorities will bear in mind that as spenders of public money they have a responsibility to the taxpayer as well as to the rate-payer, and that this is all the more true in the case of expenditure under the new Act, because the expenditure from the rates is limited in amount by statute, whereas the expenditure from Exchequer funds is not so limited. At a time when economy in all branches of administration is imperative in the national interest the Minister believes that he can rely upon Local administrators to be equally untiring in their determination to keep their expenditure within reasonable limits, whether the consequences of extravagance will fall to be borne by the rate-payer or the tax-payer. The interdependence of local and national finance has never been so clearly emphasized as under the housing proposals which are now before the Local Authority, and the Minister feels that the future of local administration must be influenced in no small degree by the ability of Local Authorities and their officers to take a broad view of their responsibilities in this matter.

17. One of the most difficult questions which will have to be solved relates to the rents to be charged for the new houses. The difficulty, which arises from the high price of building, may be traced to two main causes—

(1) The permanent increase in the cost of labour, and

(2) A temporary dislocation of industry consequent upon the war.

While allowing due weight to the second cause it is clear that a return to a level of prices approximating the pre-war level cannot be anticipated.

18. Thus, if housing is to be re-established on an economic footing, there must be a heavy increase in the rents of houses, and there would appear to be no reason why the rents of houses should permanently be placed in a different category from the prices of other commodities, such as food and clothing, which are necessary to life and health. In framing their financial proposals the Government have been influenced by the urgent necessity for building a sufficient number of houses to relieve the present scarcity and overcrowding. It was never intended that rents should be permanently subsidized. Such a subsidy would be equivalent to a subsidy in aid of wages, and would be a measure of injustice to those workers who were not fortunate enough to be tenants of State-aided houses.

19. The intention of the subsidy was first to relieve the local rates in respect of expenditure attributable to the temporary and unavoidable inflation of prices due to war conditions, and secondly to bridge over a difficult transitional period during which economic rents and prices are adjusting themselves to new conditions. The position is complicated by the operation of the Increase of Rent, etc., Acts, and it may be anticipated that when those Acts have ceased to have effect, rents will show an upward tendency until the economic level has been reached.

20. The economic level of rents will depend upon the post-war normal level of prices in the building trade. It would be impossible at the present time to forecast with any degree of assurance what that level will be, but it

is necessary, for the purposes of administration, that guiding rules should be laid down. The Ministry have therefore provisionally adopted the following assumptions, as guiding rules for the determination of rents—

(1) That a normal level of prices will be reached in 1927; and

(2) That the level of prices will then be two-thirds of the present level.

These rules are, of course, liable to revision when the trend of prices becomes more clearly defined.

21. What the Ministry ask of Local Authorities is that they should use every endeavour to obtain as early as possible a rent which would give a fair economic return on a capital outlay equivalent to two-thirds of the actual cost at which the houses were built. Since the prevailing rents are considerably below this level, but may be expected to rise as soon as the operation of the Increase of Rent, etc., Acts has been removed, the regulations provide that the Local Authority may, if they so decide, charge initially a rent fixed with regard to the prevailing rents, and raise the rents by instalments until the desired level is attained. If the Local Authority decide to take this course, it would be desirable that the tenant should be apprised at the outset that the low rent is a temporary concession due to the present situation. In every case, however, the Local Authority will be required to make such additions to the initial rents as will at least represent—

(1) The additions allowed by the Increase of Rent, etc., Acts in the case of existing houses, and

(2) The better condition, accommodation, amenity, etc., and the larger gardens now to be provided.

22. The Local Authority will realise that unless rents can be raised to an economic level the burden which will be thrown on the Exchequer will be a matter for grave anxiety.

The position must be examined with reference to the conditions obtaining in each district, and the Ministry do not consider that any difficulty should arise if they are assured of the willing co-operation of the Local Authority with a view to lightening, as far as possible, the burden which must fall on the tax-payer. The regulations provide that in the event of any difference of opinion between the Ministry and the Local Authority, with regard to the sufficiency of the rents to be charged, the question at issue shall be referred to an independent arbitrator for decision.

23. The keynote of the housing problem is its urgency, and the Act provides that, in order to qualify for financial assistance, a scheme must be carried out within a period to be specified by the Minister, with the consent of the Treasury. The periods which have been fixed as regards the provision of new houses were referred to in the circular addressed to Local Authorities on the 25th August, and are set out in Article II of the Regulations.

The same periods will apply in the case of Part I and Part II schemes, with the exception that a period of two years, or such further period as the Minister may allow, is fixed by the regulations as the limit of time during which reasonable progress must be made with the scheme to the satisfaction of the Minister. In the case of Part III schemes the corresponding period is one year.

24. It is not, however, proposed to defer the payment of subsidies from the Exchequer until the scheme is completed; Local Authorities will incur expenditure in excess of a penny rate before the houses are ready for occupation, and when this occurs, in the case of an approved scheme, the Minister will make payments on the basis of the actual deficit (over and above the penny rate) for the financial year. This is provided for by Article VII of the Regulations.

25. Where a scheme is made or carried into effect by the Minister or by the County Council in default of the Local Authority, the expenses will be recoverable from the Local Authority, and Article II provides that in that case no Exchequer subsidies will be payable, except by a special direction of the Minister.

26. It will be necessary to keep special accounts, including a special revenue account, for the purposes of assisted schemes, and this is required by Article III of the Regulations. An order of accounts will be issued in due course.

27. The District Auditor will audit the special accounts of Borough Councils whose accounts are not otherwise subject to audit by him.

28. A copy of the Revenue Account, certified by the District Auditor, must be sent to the Minister as soon as possible after the end of each financial year.

29. The Exchequer subsidy will ordinarily be payable by instalments, but the payment of the final instalment may be deferred until the certified copy of the account has been received.

30. The Regulations and this Memorandum will be placed on sale, and further copies may be obtained through any bookseller or directly from H.M. Stationery Office, at the following addresses: Imperial House, Kingsway, London, W.C.2, and 28 Abingdon Street, London, S.W.1.; 37 Peter Street, Manchester; 1 St. Andrew's Crescent, Cardiff; 23 Forth Street, Edinburgh; or from E. Ponsonby, Ltd., 116 Grafton Street, Dublin.

MINISTRY OF HEALTH,
WHITEHALL, S.W.1.
October, 1919.

65,266

(6th October, 1919.)

THE COUNTY COUNCILS (ASSISTED SCHEMES FOR THE HOUSING OF EMPLOYEES) REGULATIONS, 1919.

To the Councils of the several Administrative Counties in ENGLAND and WALES—

And to all others whom it may concern.

WHEREAS by sub-section (1) of Section 7 of the Housing, Town Planning, etc., Act, 1919, it is enacted (amongst other things) that if it appears to the Local Government Board that the carrying out of any scheme approved by the Board for the provision of houses for persons in the employment of, or paid by, a County Council, or a statutory committee thereof, has resulted or is likely to result in a loss, the Board shall, if the scheme is carried out within such period after the passing of that Act as may be specified by the Board with the consent of the Treasury, pay or undertake to pay to the County Council, out of moneys provided by Parliament, such part of the loss as may be determined to be so payable under regulations made by the Board with the approval of the Treasury, subject to such conditions as may be prescribed by those regulations;

And whereas by sub-section (2) of the said Section 7 it is enacted that the regulations shall provide that the amount of any annual payment to be made under the section shall, in the case of a scheme for the provision of houses for persons in the employment of, or paid by, a County Council, or a statutory committee thereof, be an amount equivalent to 30 per centum of the annual loan charges as calculated in accordance with the regulations on the total capital expenditure incurred by the County Council for the purposes of the scheme:

NOW THEREFORE, the Minister of Health, in pursuance of his powers under the recited enactments and under any other Statutes in that behalf, hereby makes the following Regulations—

ARTICLE I.—In these Regulations, unless the contrary intention appears—
(a) The expression "the Minister" means the Minister of Health;

(b) The expression "the Act of 1919" means the Housing, Town Planning, etc., Act, 1919; and

(c) The expression "County Council" includes a statutory committee of a County Council, the Lanarkshire Asylums Board, the West Riding of Yorkshire Asylums Board, and any other body constituted for the purpose of the administration of the Lunacy Acts on behalf of any combination of County Councils and County Borough Councils.

ARTICLE II.—Subject to the provisions of Article III of these Regulations—

(1) An annual contribution out of moneys provided by Parliament (hereinafter referred to as "the Exchequer subsidy") shall be made by the Minister towards the cost of carrying out a scheme submitted by a County Council, and approved by the Minister, for the provision of houses for persons in the employment of, or paid by, the County Council.

(2) The Exchequer subsidy shall be an amount equivalent to 30 per cent. of the annual charges, in respect of interest and repayment of principal, on the aggregate amount of the loans raised by the County Council for the purposes of the approved scheme (including any accumulated funds or other capital moneys belonging to the County Council and used by them for the said purposes):

Provided that the Minister may reduce the amount of the Exchequer subsidy in any case in which he is satisfied that the capital expenditure incurred by the County Council has been excessive.

(3) The Exchequer subsidy shall be payable in two half-yearly instalments or in such other manner as the Minister may think fit during the periods allowed for the repayment of the loans raised by the County Council for the purposes of the approved Scheme, and shall be reduced by the Minister so far as may be necessary when the period allowed for the repayment of any one of the said loans has expired.

(4) For the purposes of this Article the annual charges on the aggregate amount of the loans raised by the County Council (including such funds or capital moneys as aforesaid) shall be deemed to be the annual charges which would have been payable by way of equal annual instalments of principal with interest combined if those loans had been borrowed from the Public Works Loan Commissioners, on the terms granted for the time being to Local Authorities in the case of schemes to which Section 7 of the Act of 1919 applies.

ARTICLE III.—(1) The Exchequer subsidy shall cease to be payable—

(a) In any case in which the Minister is not satisfied that reasonable progress has been made with the carrying into effect of the scheme within twelve months from the passing of the Act of 1919; and

(b) In respect of any scheme or part of a scheme not carried into effect before the expiry of a period of three years from the passing of the Act of 1919, or such later date as the Minister may allow, regard being had to the supplies of labour and material available from time to time and all other local or general circumstances affecting the carrying into effect of the scheme.

(2) For the purposes of these Regulations a scheme or part of a scheme shall be deemed to have been carried into effect when all the houses to be provided thereunder are let or available for letting.

ARTICLE IV.—These regulations may be cited as "The County Councils (Assisted Schemes for the Housing of Employees) Regulations, 1919," and shall, unless and until revoked or altered by the Minister, with the approval of the Lords Commissioners of His Majesty's Treasury, apply and have effect with respect to any scheme made by a County Council and approved by the Minister in accordance with these Regulations:

Provided that, in any case where a difficulty arises with regard to the application of these Regulations, the Minister may, by Order, make such

minor modification of these Regulations as may be necessary, in regard to any particular scheme, for the purpose of giving effect to the intention of these Regulations.

Given under the Official Seal of the Minister of Health, this Sixth day of October, in the year One thousand nine hundred and nineteen.

(L.S.)

CHRISTOPHER ADDISON,
Minister of Health.

We approve these Regulations—

J. TOWYN JONES	} <i>Lords Commissioners of His Majesty's Treasury.</i>
R. A. SANDERS	

65,227

(6th October, 1919.)

THE HOUSING (ASSISTED SCHEME) REGULATIONS, 1919.

To the Councils of the several Administrative Counties in ENGLAND and WALES—

To the Mayor, Aldermen, and Commons of the CITY OF LONDON, in Common Council assembled—

To the Councils of the several Metropolitan Boroughs, Municipal Boroughs and other Urban Districts in ENGLAND and WALES—

To the Councils of the several Rural Districts in ENGLAND and WALES—

And to all others whom it may concern.

WHEREAS by sub-section (1) of Section 7 of the Housing, Town Planning, etc., Act, 1919, it is enacted that if it appears to the Local Government Board that the carrying out by a Local Authority or by a County Council to whom the powers of a Local Authority have been transferred under that Act, of any scheme approved under Section 1 of that Act or the carrying out of a re-housing scheme in connection with a scheme made under Part I or Part II of the Housing of the Working Classes Act, 1890, including the acquisition, clearance and development of land included in the last-mentioned scheme and whether the re-housing will be effected on the area included in that scheme or elsewhere, has resulted or is likely to result in a loss, the Board shall, if the scheme is carried out within such period after the passing of that Act as may be specified by the Board with the consent of the Treasury, pay or undertake to pay to the Local Authority or County Council, out of moneys provided by Parliament, such part of the loss as may be determined to be so payable under regulations made by the Board with the approval of the Treasury, subject to such conditions as may be prescribed by those regulations;

And whereas by sub-section (2) of the said Section 7 it is enacted that such regulations shall provide that the amount of any annual payment to be made under the Section shall, in the case of a scheme carried out by a Local Authority, be determined on the basis of the estimated annual loss resulting from the carrying out of any scheme or schemes to which the Section applies, subject to the deduction therefrom of a sum not exceeding the estimated annual produce of a rate of one penny in the pound levied in the area chargeable with the expenses of such scheme or schemes:

NOW THEREFORE, the Minister of Health, in pursuance of his powers under the recited enactments and under any other Statutes in that behalf, hereby makes the following Regulations—

ARTICLE I.—In these Regulations, unless the contrary intention appears—

(a) The expression “the Minister” means the Minister of Health;

(b) The expression “Local Authority” means any Local Authority referred

to in Section 7 of the Housing, Town Planning, etc., Act, 1919, and includes a County Council to whom the powers of a Local Authority have been transferred under that Act;

(c) The expression "The Housing Acts" means the Housing Acts, 1890 to 1919;

(d) The expression "the Act of 1890" means the Housing of the Working Classes Act, 1890;

(e) The expression "the Act of 1919" means the Housing, Town Planning, etc., Act, 1919;

(f) The expression "rate" means the rate out of which the expenses of the execution of Part III of the Act of 1890 are defrayed;

(g) The expression "the produce of a rate of one penny in the pound" means the amount certified as such by the District Auditor in accordance with the Rules set out in Schedule A to these Regulations.

ARTICLE II.—For the purposes of these Regulations—

(1) The schemes towards the losses on which the Minister is liable to contribute under Section 7 of the Act of 1919, out of moneys provided by Parliament, shall include—

(a) Any scheme under Section 1 of the Act of 1919, including any proposals to which sub-section (8) of that Section applies; and

(b) Any re-housing scheme in connection with a scheme under Part I or Part II of the Act of 1890, including the acquisition, clearance, and development of land included in the last mentioned scheme, and whether the re-housing will be effected on the area included in that scheme or elsewhere;

in so far (in each case) as the scheme is approved by the Minister; and all such schemes which relate exclusively to the area of any one Local Authority shall be regarded together as one scheme, and if a payment may be made as herein provided in respect thereof, are hereinafter together referred to as an "assisted scheme";

Provided that no such payment shall be made, except as provided in Article VII of these Regulations—

(i) In the case of a scheme under Section 1 of the Act of 1919, unless the Minister is satisfied that reasonable progress has been made with the carrying into effect of the scheme within twelve months from the passing of the Act of 1919;

(ii) In the case of a scheme under Part I or Part II of the Act of 1890, unless the Minister is satisfied that reasonable progress has been made with the carrying into effect of the scheme within two years from the passing of the Act of 1919, or such further period as the Minister may allow;

(iii) In respect of any scheme or part of a scheme not carried into effect before the expiry of a period of three years from the passing of the Act of 1919, or such later date as the Minister may allow, regard being had to the supplies of labour and material available from time to time and all other local or general circumstances affecting the carrying into effect of the scheme;

(iv) In respect of the cost of acquiring or clearing a site under Part I or Part II of the Act of 1890 where the site has been acquired or cleared (as the case may be) before the 6th day of February, 1919; or

(v) In respect of any scheme made or carried into effect by the Minister or the County Council in default of the Local Authority, unless the Minister otherwise directs.

Provided also that if part only of a scheme has been carried into effect within the period allowed under paragraph (iii) of the foregoing proviso, that part of the scheme may, with the approval of the Minister, and subject to the provisions of these Regulations, be regarded as the assisted scheme.

(2) A scheme or part of a scheme shall be deemed to have been carried into effect when all the houses to be provided or acquired thereunder are let or available for letting, and also, in the case of a scheme under Part I or Part II

of the Act of 1890, when the site or area affected has been cleared to the satisfaction of the Minister.

ARTICLE III.—(1) The Local Authority shall for the purposes of an assisted scheme, or a scheme which, in the opinion of the Minister, is likely to become an assisted scheme, keep separate accounts to be called "The Housing (Assisted Scheme) Accounts," including a separate revenue account to be called "the Housing (Assisted Scheme) Revenue Account."

(2) They shall cause to be credited to the Housing (Assisted Scheme) Revenue Account in each financial year—

(a) The produce of a rate of one penny in the pound levied in the area chargeable with the expenses of the assisted scheme, or such less amount as may be necessary to meet the deficit for the financial year;

(b) The rents (inclusive of rates where rates are payable by the owner) in respect of any houses provided or acquired by them under the assisted scheme; and

(c) Any other income which in the opinion of the Minister may properly be credited to the said account.

(3) They shall cause to be debited to the Housing (Assisted Scheme) Revenue Account in each financial year—

(a) The sums required for interest and repayment of principal in respect of all moneys borrowed by them for the purposes of the assisted scheme which in the opinion of the Minister may properly be debited to the said account;

(b) The rates, taxes, rents or other charges payable by them in respect of any land or houses acquired leased or provided by them under the assisted scheme;

(c) The annual premium payable by them in respect of the insurance against fire of any houses acquired or provided by them for the purposes of the assisted scheme;

(d) The expenditure incurred in respect of supervision and management of the houses acquired or provided by them under the assisted scheme;

(e) The expenditure incurred by them in and about the repair or maintenance of any property acquired or provided by them for the purposes of the assisted scheme, whether such expenditure is incurred by way of a fixed annual contribution to a repairs fund or otherwise; and

(f) Any other expenses which in the opinion of the Minister may properly be debited to the said account.

(4) Any deficit shown by the said account at the conclusion of each financial year, in so far as that deficit is not covered by the payment to be made by the Minister to the Local Authority as hereinafter provided, shall be defrayed by the Local Authority in the manner in which the expenses of the execution of the Act of 1890 are defrayed.

(5) (a) In the case of the Council of a Borough whose accounts under the Housing Acts are not otherwise subject to audit by the District Auditor, the Housing (Assisted Scheme) Accounts shall be made up and shall be audited by the District Auditor in like manner, and subject to the same provisions, as the accounts of an Urban District Council, and for this purpose the enactments relating to the audit by District Auditors of those accounts, and to all matters incidental thereto and consequential thereon, shall apply, so far as necessary, in lieu of the provisions of the Municipal Corporations Act, 1882, relating to accounts and audit.

(b) In every case as soon as practicable after the conclusion of each financial year the Local Authority shall forward to the Minister a copy of the Housing (Assisted Scheme) Revenue Account, certified by the District Auditor.

ARTICLE IV.—Except with the approval of the Minister, the Local Authority shall not borrow moneys for the purposes of an assisted scheme, or a scheme which, in the opinion of the Minister, is likely to become an assisted scheme, at a higher rate of interest than that fixed for the time being in the case of

loans by the Public Works Loan Commissioners to Local Authorities for the purposes of assisted schemes.

ARTICLE V.—(1) Subject to the provisions of these Regulations the Local Authority shall—

(a) As soon as possible after the scheme has been carried into effect submit to the Minister an estimate of their average annual income and expenditure, for the purposes of the assisted scheme, for the ensuing financial years up to and including that ending the 31st day of March, 1927; and

(b) At the conclusion of the financial year ending the 31st day of March, 1927, submit to the Minister a revised estimate of such income and expenditure for the ensuing financial years.

(2) The estimate or revised estimate submitted to the Minister in pursuance of sub-division (1) of this Article shall in each case be accompanied by an estimate of the annual produce of a rate of one penny in the pound herein-before referred to, and in the framing of such estimate regard shall be had to the produce of a rate of one penny in the pound during the last financial year before the date of such estimate, and to any probable increase or decrease of the assessable value of the district of the Local Authority during the period to which the estimate relates.

(3) For the purposes of sub-division (1) of this Article—

(i) Except where the Minister, having regard to circumstances of an exceptional character, otherwise allows—

(a) The annual deduction in respect of unoccupied houses and uncollected rents shall not be estimated at a higher figure than 5 per centum of the gross estimated rent; and

(b) the average annual cost of repairs shall not be estimated at a higher figure than 15 per centum of the gross estimated rent or at a higher figure than it is proposed to credit annually to a repairs fund; and

(c) the average annual cost of supervision and management shall not be estimated at a higher figure than 5 per centum of the gross estimated rent.

(ii) Where the Local Authority apply any capital moneys, including any accumulated funds, belonging to them for defraying any expenditure incurred by them for purposes of an assisted scheme for which the Local Authority are authorized to borrow moneys, the rate of interest on the capital moneys or funds so applied shall be calculated as follows—

(a) Where moneys have been borrowed by the Local Authority for the purposes of the assisted scheme from sources other than moneys or funds belonging to the Local Authority, the rate of interest shall be the same as that payable on the moneys last previously so borrowed;

(b) Where no moneys have been borrowed by the Local Authority as aforesaid the rate of interest shall be the same as that in force for the time being for loans for assisted schemes advanced by the Public Works Loan Commissioners.

(4) For the purposes of sub-division (3) of this Article the gross estimated rent shall be deemed to be the total amount of the rents, rates and water charges payable in respect of the houses included in the assisted scheme less the total amount of the rates and water charges payable in respect of the said houses during the financial year.

ARTICLE VI.—(1) Subject to the provisions of these Regulations the amount of the annual payment to be made by the Minister to the Local Authority out of moneys provided by Parliament (hereinafter referred to as "the Exchequer subsidy") shall be determined by the Minister on the basis of the average annual deficit to be incurred by the Local Authority under the assisted scheme, as shown by the estimate or revised estimate (as the case may be) to be submitted by the Local Authority under sub-division (1) of Article V. of these Regulations, and shall be the equivalent of the amount of the said average annual deficit subject to the deduction from the said

average annual deficit of the estimated annual produce of a rate of one penny in the pound hereinbefore referred to.

(2) In determining the amount of the Exchequer subsidy based upon the estimate submitted by the Local Authority the Minister may make such deductions as will represent—

(a) An item of estimated expenditure which he considers to be excessive or not properly chargeable to the debit of the assisted scheme; or

(b) any deficiency of estimated income which he considers to be due to the insufficiency of the rents proposed to be charged by the Local Authority; or

(c) any deficiency of estimated income which he considers to be due to the inadequacy of the arrangements for supervision, management or administration; or

(d) the omission from the estimate of any item of income which he considers should be included therein:

Provided that in any consideration of the sufficiency of the rents proposed to be charged by the Local Authority regard shall be had, so far as possible to the rules set out in Schedule B to these Regulations:

Provided further that, in the event of any difference arising between the Minister and the Local Authority as to the sufficiency of the rents proposed to be charged by the Local Authority, or to the adequacy of the arrangements for supervision, management, or administration, the question at issue shall be referred for decision to a person agreed on by the Minister and the Local Authority, or, failing such agreement, appointed by the President of the Surveyors' Institution, and the decision of such person shall be final and conclusive and the amount of the Exchequer subsidy shall (if necessary) be altered accordingly.

(3) The Exchequer subsidy, as determined under this Article on the basis of the first of the estimates to be submitted by the Local Authority, shall be payable in respect of each complete financial year subsequent to the date of the said estimate, and prior to the 1st day of April, 1927, and the Exchequer subsidy as determined under this Article on the basis of the revised estimate shall be payable in respect of each financial year subsequent to the 31st day of March, 1927, during the periods allowed for the repayment of the loans raised by the Local Authority for the purposes of the assisted scheme:

Provided that, when the period allowed for the repayment of any of the loans raised by the Local Authority for the purposes of the assisted scheme has expired, the amount of the Exchequer subsidy shall be reduced by the Minister so far as may be necessary in consequence of such repayment.

(4) The amount of the Exchequer subsidy, when determined under this Article, shall not be varied by the Minister except as expressly provided in these Regulations or except with the concurrence of the Lords Commissioners of His Majesty's Treasury and of the Local Authority.

(5) The Exchequer subsidy shall be payable in two half-yearly instalments, or in such other manner as the Minister may think fit, but the Minister may, if he thinks fit, withhold payment of the whole or part of the Exchequer subsidy until the provisions of sub-division (5) (b) of Article III of these Regulations have been complied with.

ARTICLE VII.—As regards any expenses incurred by the Local Authority for the purposes of the assisted scheme before the commencement of the first financial year in respect of which the Exchequer subsidy is payable as hereinbefore provided a payment may be made by the Minister out of moneys provided by Parliament in respect of the financial year during which the expenses were incurred to the amount of the actual deficit as shown by the Housing (Assisted Scheme) Revenue Account at the conclusion of that year:

Provided that the Minister may make such deductions from the amount of the said payment as he may consider to be necessary, having regard to the provisions set out in Article V (3) and Article VI (2) of these Regulations.

ARTICLE VIII.—The Exchequer subsidy in respect of any financial year shall be varied so far as may be necessary in consequence of any difference between the produce of a rate of one penny in the pound in that year, and the estimate of the produce of the said rate submitted under Article V of these Regulations.

ARTICLE IX.—Where any land or buildings included in an assisted scheme are sold by the Local Authority, and the proceeds of the sale are used for the repayment of any moneys borrowed for the purposes of the assisted scheme, the Minister may make such adjustment of the amount of the Exchequer subsidy as may be necessary in consequence thereof:

Provided that the adjustment shall in no case be such as to increase the contribution to be made by the Local Authority from the rates toward the annual cost of the assisted scheme.

ARTICLE X.—These Regulations may be cited as "The Housing (Assisted Scheme) Regulations, 1919," and shall, unless and until revoked or altered by the Minister, with the approval of the Lords Commissioners of His Majesty's Treasury, apply and have effect with respect to any assisted scheme made by a Local Authority:

Provided that, in any case where one area is affected by two or more assisted schemes, or in any other case where a difficulty arises with regard to the application of these Regulations, the Minister may by Order make any such minor modification of these Regulations as may be necessary in regard to any particular scheme for the purpose of giving effect to the intention of these Regulations, and for the purpose of securing that in the calculation of the total amount of the Exchequer subsidies, or of any payments to be made in pursuance of Article VII of these Regulations, in any one financial year, under both or all the assisted schemes affecting the said area, there shall not be taken into account, in respect of that area, the produce, or estimated annual produce, of a rate of more than one penny in the pound.

SCHEDULE A

RULES TO BE OBSERVED IN THE DETERMINATION OF THE AMOUNT PRODUCED BY A RATE OF ONE PENNY IN THE POUND

1. The produce of a rate during any financial year shall be the amount actually realized during that year by the collection of that rate, as certified by the District Auditor.

2. For the purposes of the foregoing rule, the amount of the rate or rates collected during the financial year shall be regarded as having been collected in respect of the rate or rates made for that year.

3. The produce of a rate of one penny in the pound shall be that proportion of the produce of a rate which one penny bears to the total amount in the pound of the said rate.

4. Where it is desired to ascertain the amount of the produce of a rate of one penny in the pound levied in any area comprising two or more parts which are differentially rated, the said amount shall be separately ascertained in respect of each of those parts in accordance with the foregoing rules, and the sum of the amounts so ascertained shall be the produce of a rate of one penny in the pound levied in the said area.

SCHEDULE B

RULES WITH REGARD TO THE DETERMINATION OF RENTS

1. The rents to be charged after the 31st day of March, 1927, should be sufficient to cover (in addition to the expenses of maintenance and management of the houses and a suitable allowance for depreciation) the interest which would have been payable on the capital cost of building the houses if they had been built after that date.

2. The Local Authority in first fixing the rents under an assisted scheme may have regard to the rents obtaining in the locality for houses for the working classes, and to the operation of the Increase of Rent and Mortgage Interest (War Restrictions) Act, 1915, and any Acts amending or extending that Act; but in that case the Local Authorities should also have regard to—

(a) Any increase of rents authorized by any such Acts; and
 (b) any superiority in the condition or amenity of the houses to be let by them under the assisted scheme or in the accommodation provided therein.

3. If it appears that the rents as first fixed under the assisted scheme will require to be increased before the 31st day of March, 1927, in order that the intention of these rules may be complied with, such increase should be effected by periodical additions to the rents during the financial years succeeding that in which the rents were first fixed.

Given under the Official Seal of the Minister of Health, this Sixth day of October, in the year One thousand nine hundred and nineteen.

(L.S.)

CHRISTOPHER ADDISON,
Minister of Health.

We approve of these Regulations—

J. TOWYN JONES } *Lord Commissioners*
 R. A. SANDERS } *of His Majesty's Treasury.*

MINISTRY OF HEALTH.
HOUSING ACTS, 1890-1919.

ASSISTED SCHEME (LOCAL AUTHORITY)

*STATEMENT OF ESTIMATED ANNUAL INCOME
AND EXPENDITURE.*

This statement must be filled up and submitted, in duplicate, to the Housing Commissioner, for transmission to the Ministry of Health, immediately tenders for the erection of houses forming a section or part of a scheme have been provisionally accepted. For detailed instructions as to the filling up of this form see page 4.

Name of Local Authority { Borough Council.
Urban District Council.
Rural District Council.
Site of Scheme
Scheme Number Section of Scheme.....
(1st, 2nd, 3rd, etc.)

<i>Estimated Income.</i>	<i>Estimated Expenditure.</i>
£ s. d.	£ s. d.
From rents, including rates and water charges, where these are paid by Local Authority (<i>see</i> Table D) .	Loan charges (1) Table A .
<i>Less</i> allowance for unoccupied houses and uncollected rents	(2) Table B .
-----	(3) Table C .
Estimated net receipts from rents	Rates, if paid by Local Authority (Table D) . .
From other sources (if any) specifying them	Taxes (give particulars) .
	Insurance
	Water charges, if paid by Local Authority (Table D)
	Repairs and Maintenance .
	Supervision and collection of rents
	Other expenditure (if any) Give particulars
Balance (excess of expenditure over income)	Balance (excess of income over expenditure)
-----	-----
-----	-----

Signed.....

*Clerk [or Financial Officer] to the
Local Authority.*

Date.....19.....

A.—Land.

	Acres or decimal of an acre.	Apportioned cost or rent. £
Area in present section of scheme		
Area in previous sections of scheme (if any)		
Area in further sections of scheme (if any)		
Total for scheme purposes		
	Purpose.	
Area reserved for other purposes (<i>e.g.</i> , Schools, Allotments, etc.), specifying them		
Value of any existing buildings on land		
Total area and cost		
If land bought for housing purposes.		

Date of Loan sanctioned.	Period sanctioned.	Amount £	Rate of Interest per cent.	Loan Charges (including interest). £	When first payments due.
Total . .			Total . .		

Where it is proposed to charge rent for land which has been acquired by a Local Authority for other purposes and appropriated for housing purposes, such rent must be based on a valuation by the Inland Revenue District Valuer. Loans will not be sanctioned in respect of such land.

B.—Development.

1. Particulars of loans sanctioned or required for street works, sewers, etc.

Date of sanction.	Amount. £	Purpose.	Period sanctioned.	Rate of Interest per cent.	Loan Charges (including interest). £	First payment due.
Total . .			Total . .			

2. Amount charged to present section of scheme £.....Annual loan charges thereon £.....

3. Amount charged to previous sections (if any) £.....Annual loan charges thereon £.....

4. Amount to be charged to future sections (if any) £.....Annual loan charges thereon £.....

C.—Buildings.

1. Particulars of loans sanctioned or required for buildings, fencing, etc.

Date of sanction.	Amount. £	Purpose.	Period sanctioned.	Rate of Interest per cent.	Loan Charges (including interest). £	First payment due.
Total . .			Total . .			

2. Amount charged to present section of scheme £.....Annual loan charges thereon £.....

3. Amount charged to previous sections (if any) £.....Annual loan charges thereon £.....

4. Amount to be charged to future sections (if any) £.....Annual loan charges thereon £.....

D.—Rent, Rates, and Water Charges (Present section of scheme only).

	Type A.	Type B.	Type C.	Type D.	Type E.	Type F.	Type G.	Type H.	Type K.	Total.
1. Number of houses of each type
2. Estimated cost per house of each type.										
(a) Land
(b) Development
(c) Buildings
Total
3. Estimated economic rent per house based on two-thirds of above total cost, excluding rates.										
(a) Per week
(b) Per annum
4. Weekly rent per house proposed, <i>excluding rates</i>
5. Estimated annual Value per house
6. Annual rent receivable (Gross Estimated Rent— <i>see</i> page 4).										
(a) Per house
(b) For all houses in 1 above
7. Annual rates (at in the £).										
(a) Per house
(b) For all houses in 1 above
8. Annual charge for water supply.										
(a) Per house
(b) For all houses in 1 above
9. Total annual rent so receivable.										
(a) Per house (agreeing with totals of 6 (a), 7 (a) and 8 (a) above)
(b) For all houses in 1 above (agreeing with totals of 6 (b), 7 (b) and 8 (b) above)
10. If inclusive rent is to be charged, state proposed rent.										
(a) Per week for each house
(b) Per annum for each house
(c) Total per ann. for all houses in 1 above

¹Type A. Living room, scullery, 2 bedrooms.

" B. " " 3

" C. Parlour, living room, scullery, 2 bedrooms.

" D. " " 3

" E. " " 4

" F. Tenements in block dwellings.

If there are other types, insert figures in columns G, H and K, and insert particulars below.

Type G.

" H.

" K.

INSTRUCTIONS.

1. **Loan Charges.**—Under this head should be entered the *annual* sums (including principal and interest without deduction of Income Tax) required to repay the estimated capital cost in question on the annuity system. The loan periods on which the calculations should be made are 80 years for land, 60 years for buildings, 30 years for sewers and water supply, 20 years for streets. The cost of land should include legal expenses, if any, and the cost of the other works, a proportion for architect's fees, etc. The rate of interest on borrowed money should, of course, be that actually paid where the money has already been raised under a loan sanction of the Ministry, but should otherwise be taken at the rate at which the local authority anticipate that they will be able to borrow.

For the convenience of local authorities a table is appended showing the equal *half-yearly* payments needed to repay a loan of £100 in a given number of years at various percentages.

Number of years.	5 per cent	5½ per cent.	5¾ per cent	5¾ per cent	6 per cent.
20 . .	3 19 8	4 1 4½	4 3 0½	4 4 9½	4 6 6½
30 . .	3 4 8½	3 6 6½	3 8 5½	3 10 4	3 12 3½
60 . .	2 12 8½	2 14 11½	2 17 2½	2 19 6	3 1 9½
80 . .	2 10 11½	2 13 4½	2 15 8½	2 18 1½	3 0 6½

2. **Rent.**—In fixing the rents inserted in the return the local authority should bear in mind the considerations set out in paragraphs 16 to 22 of General Housing Memorandum No. 8.

3. In completing the main statement, the following rules should be observed—

(a) The annual deduction in respect of unoccupied houses and uncollected rents must not exceed 5 per cent. of the gross estimated rent.

(b) The annual deduction for cost of repairs and maintenance must not exceed 15 per cent. of the gross estimated rent.

(c) The annual deduction for cost of supervision, and management must not exceed 5 per cent. of the gross estimated rent.

The gross estimated rent, where rent is inclusive of rates and water charges, is the estimated inclusive rent, less rates and water charges.

4. The figures to be inserted in 3 (b) of Table D will be arrived at by calculating the interest on two-thirds of the totals shown in 2 of that table at the rate at which the loans have been raised, and adding thereto the annual amounts required to provide for (1) allowance for unoccupied houses, (2) repairs and maintenance, (3) supervision and collection of rents, (4) insurance and (5) such allowance in respect of depreciation beyond the allowance for repairs and maintenance as may be necessary. The method by which (5) has been arrived at should be indicated below.

HOUSING, TOWN PLANNING, ETC., ACT, 1919.

MINISTRY OF HEALTH,
Whitehall, S.W.1.

7th October, 1919.

SIR,

I am directed by the Minister of Health to draw the attention of the County Council to certain provisions of the Housing, Town Planning, etc., Act, 1919, which became law on the 31st July last.

SCHEMES FOR THE PROVISION OF NEW HOUSES.

As the County Council are aware the primary responsibility for the provision of the new houses which are required to make good the existing shortage will rest with the Local Authority within the meaning of Part III of the Housing of the Working Classes Act, 1890.

The Act provides, however, by Section 3 that in certain events the powers of the Local Authority may, as regards the preparation or carrying out of a particular scheme, be transferred to the County Council.

I am therefore to forward herewith for the information of the County Council in this connection the enclosed copies of—

- (1) A Circular which has been addressed to the Local Authorities;
- (2) A Form of Survey to be used in estimating the housing needs of the district of the Local Authority; and
- (3) A Memorandum containing a short summary of some of the principal provisions of the Act.

A separate memorandum has been sent to you (General Housing Memorandum No. 8) dealing with the terms of financial assistance to Local Authorities, and to County Councils to whom the powers of a Local Authority have been transferred under Section 3 of the Act of 1919.

FINANCIAL ASSISTANCE TO COUNTY COUNCILS FOR THE PROVISION OF HOUSES FOR THEIR EMPLOYEES.

Section 7 contains a valuable provision, affecting County Councils, of which it is hoped that a wide use will be made. The Section provides for financial assistance to a County Council or a Statutory Committee of a County Council for the provision of houses for persons in their employment or paid by them, and this provision also applies, by virtue of sub-section (5) of the same section, to Asylums Boards and other bodies constituted for the purpose of the administration of the Lunacy Acts.

In order to remove doubts Section 8 provides that a County Council shall have power and shall be deemed always to have had power to provide houses for persons in the employment of or paid by the Council or a statutory committee of the Council, and for that purpose a County Council may be authorized to acquire land in like manner as a local authority may be authorized to acquire land for the purposes of Part III of the Housing of the Working Classes Act, 1890. When money is borrowed for this purpose the maximum period for repayment will be eighty years instead of thirty years.

The financial assistance is subject to regulations to be made by the Minister with the approval of the Treasury, and copies of these Regulations are enclosed herewith. The financial assistance to be given by the State takes the form of a fixed annual subsidy. The subsidy will be equivalent to 30 per cent. of the annual loan charges on the total amount of the capital raised by the County Council under the approved scheme, and for this purpose the annual loan charges will be calculated in the following way. It will be assumed that the whole of the capital has been borrowed from the Public Works Loan Commissioners, on the terms allowed to Local Authorities, and the loan charges will be taken to be those which would in that case be payable.

The intention of the subsidy is to relieve the County Council of the proportion of the present increased cost of building which may be ascribed to a temporary inflation of prices due to war conditions. It is hoped that with the assistance which is now offered the Council may be enabled to put in hand at once the building of houses which they would have otherwise have felt bound to defer in the expectation of a fall of prices. In this way an important contribution may be made towards meeting the grave shortage of housing accommodation.

Since the object of the subsidy is to encourage building during the present emergency period the regulations prescribe the following time limits during which an assisted scheme must be carried into effect—

(1) The Minister must be satisfied that reasonable progress has been made with the carrying into effect of the scheme within twelve months from the passing of the Act, that is to say, before the 31st July, 1920.

(2) The scheme must be carried into effect within three years from the passing of the Act, that is to say, before the 31st July, 1922, or such further period as the Minister may allow, regard being had to the supplies of labour and material available from time to time and all other local or general circumstances affecting the carrying into effect of the scheme.

A scheme will be deemed to have been carried into effect when all the houses to be provided under it are let or are available for letting.

OTHER SECTIONS AFFECTING COUNTY COUNCILS.

Section 6 deals with inspections by County Medical Officers of Health, in certain cases, on the direction of the Minister of Health.

Under Section 14 a County Council is given power to acquire water rights, subject to suitable safeguards, for the purpose of affording a water supply for houses provided or to be provided under a scheme made by them under the Housing Acts.

Under Section 18 the power, which the Council already have (under Section 72 of the Housing, Town Planning, etc., Act, 1909) to promote the formation of, and afford financial assistance to, public utility societies is enlarged and extended. A separate memorandum (General Housing Memorandum No. 9) has been sent to the County Council explaining the terms of State assistance to these societies, and the powers of County Councils and Local Authorities in this connection.

Part II of the Act deals with town planning, and Section 43 recognizes the right of a County Council to be heard with reference to any proposal by a Local Authority to prepare or adopt a town planning scheme.

The Regulations and this Circular will be placed on sale, and further copies may be obtained from H.M. Stationery Office, at the following addresses: Imperial House, Kingsway, London, W.C.2, and 28 Abingdon Street, London, S.W.1; 37 Peter Street, Manchester; 1 St. Andrew's Crescent, Cardiff; 23 Forth Street, Edinburgh; or from E. Ponsonby, Ltd., 116 Grafton Street, Dublin.

I am, Sir,

Your obedient Servant,

E. R. FORBER,

Assistant Secretary.

The Clerk to the County Council.

Orders Nos. 65,242 and 65,243
Form of Estimate.

GENERAL HOUSING MEMORANDUM No. 9.

Financial Assistance to Public Utility Societies and Housing Trusts.

1. Enclosed with this Memorandum are copies of
The Public Utility Societies (Financial Assistance) Regulations, 1919;
The Housing Trusts (Financial Assistance) Regulations, 1919; and of
A form of estimate of revenue and expenditure for use by Public Utility Societies.

The regulations have been made by the Minister of Health, with the approval of the Treasury, under Section 19 of the Housing, Town Planning, etc. Act, 1919, and will govern the terms of financial assistance from the Exchequer to Public Utility Societies and Housing Trusts under that section. The regulations and this Memorandum have been placed on sale, and further copies may be obtained through any bookseller or directly from H.M. Stationery Office at the following addresses: Imperial House, Kingsway, London, W.C.2, and 28 Abingdon Street, London, S.W.1; 37 Peter Street, Manchester; 1 St. Andrew's Crescent, Cardiff; 23 Forth Street, Edinburgh; or from E. Ponsonby, Ltd., 116 Grafton Street, Dublin.

PUBLIC UTILITY SOCIETIES.

2. A Public Utility Society is defined by Section 40 of the Act of 1919 as "A society registered under the Industrial and Provident Societies Acts, 1893 to 1913, the rules whereof prohibit the payment of any interest or dividend at a rate exceeding 6 per cent. per annum." This definition supersedes that in Section 4 (2) of the Housing, Town Planning, etc. Act, 1909.

3. A society which may be registered under the Industrial and Provident Societies Acts is defined by Section 4 of the Industrial and Provident Societies Act, 1893, as "A Society for carrying on any industries, businesses or trades specified in or authorized by its rules, whether wholesale or retail, and including dealings of any description with land."

The Section provides that—

(a) No member other than a registered society shall have or claim any interest in the shares of the society exceeding two hundred pounds, and

(b) In regard to the business of banking the society shall be subject to certain conditions laid down by the Act.

This Section is amended by Sub-section (2) of Section 18 of the Act of 1919, which provides that where a Local Authority or County Council assist a Public Utility Society under that sub-section, the Local Authority or Council shall not be prevented from having or claiming an interest in the shares of the society exceeding two hundred pounds.

4. A Public Utility Society must consist of at least seven persons with a secretary. Application for registration must be made to the Registrar of Friendly Societies, British Museum, Montagu Place, W.C.1, who will provide all necessary forms for the purpose. The application must be signed by seven members and the Secretary, and must be accompanied by two printed copies of the rules.

5. There are certain matters which are required by Statute or regulations to be provided for in the rules of the Society. These fall under three headings—

(a) Provisions required by the Industrial and Provident Societies Acts;

(b) Provisions required by the Housing, Town Planning, etc., Act, 1919; and

(c) Provisions required by the enclosed regulations made by the Minister of Health under Section 19 of the Act of 1919.

As regards (a), model rules have been drawn up by the Registrar of Friendly Societies and may be obtained from him on application.

As regards (b) the rules must limit the rate of interest on all shares, loan stock, loans and deposits to 6 per cent. per annum. Interest must not be cumulative, so as to bring the total amount paid in any one year to more than 6 per cent., and any distribution of surplus profits in proportion to share holdings which would bring the total dividend to more than 6 per cent. would be in contravention of the rule. The rules must also show that the objects of the Society include the provision, improvement and management of houses for the working classes.

As regards (c) the Ministry have prepared certain rules which they would regard as affording sufficient compliance with the specific points dealt with in their regulations, and these are set out in the Appendix to this memorandum.

The rules which are referred to above do not, however, cover the whole ground. The Society will require to make other rules providing for its constitution, management and procedure, and other matters.

Complete codes of model rules for Public Utility Societies have been prepared or are in preparation by the following Association amongst others—

The Garden Cities and Town Planning Association, 3 Gray's Inn Place, W.C.;

The Welsh Town Planning and Housing Trust, Limited, 32 Park Place, Cardiff; and

The Agricultural Organization Society, Queen Anne's Chambers, Tothill, Street, S.W.

These codes embody the statutory requirements which are referred to above. The Registrar has the power, when model rules accepted by him are adopted, to reduce the fee for registration from £5 to £1.

6. The registration of a Society renders it a body corporate, with perpetual succession and a common seal, and with limited liability.

7. Financial assistance may be given to a Public Utility Society either by the State or by a Local Authority or County Council.

8. Under Section 18 (2) of the new Act, a Local Authority or County Council, with the consent of, and subject to any regulations or conditions which may be made or imposed by, the Minister of Health, may—

(a) Make grants or loans to the Society;

(b) Subscribe for any share or loan capital of the Society; or

(c) Guarantee or join in guaranteeing the payment of interest on money borrowed by the Society or of any share or loan capital issued by the Society;

on such terms and conditions as to rate of interest and repayment or otherwise, and on such security, as the Local Authority or Council think fit.

9. Where the Local Authority are themselves providing a housing scheme under the new Act any assistance which they may give to a Public Utility Society will be over and above the penny rate contributed for the purpose of their own scheme. In some districts it may be found that the whole of the housing needs of the district may be suitably provided for by a Public Utility Society, and in such cases the Local Authority would no doubt be willing to render financial assistance. In any case the Local Authority may be willing to take up a portion of the share capital of the Society. By so doing they would secure a voice in the management of the Society, and it may be expected that both the Authority and Society would welcome the measure of co-operation which would follow from the participation of the Local Authority in the Society's affairs.

10. In some cases a Public Utility Society may find it difficult to acquire a site at a reasonable cost. Under Section 12 (2) of the Act of 1919, a Local Authority may assist the Society by acquiring a site compulsorily and selling or leasing it to the Society. Section 18 provides that where a Society is desirous of erecting houses for the working classes which, in the opinion of

the Minister of Health, are required, and the Local Authority of the area in which the houses are proposed to be built are unwilling to acquire land with a view to selling or leasing the same to the Society, the County Council may, on the application of the Society, acquire the land and sell or lease it to the Society.

11. Under Section 67 of the Housing of the Working Classes Act, 1890, as amended by Section 4 of the Housing, Town Planning, etc., Act, 1909, the Public Works Loan Commissioners were empowered to make loans to Public Utility Societies, for a period of forty years, up to two-thirds of the value (not cost) of the land or houses to be mortgaged. Under the new Act the period for repayment is extended to fifty years, and loans may be made, during a period to be specified by the Minister of Health, with the consent of the Treasury, up to 75 per cent. of the *cost* of the land and houses. Advances of the loan may be made by instalments as the building progresses.

12. In addition to the loan an annual subsidy may be paid by the Minister of Health to the Public Utility Society during a maximum period of fifty years. The amount of subsidy will be equivalent to 30 per cent. of the loan charges (including interest and the payments for redemption of principal) on the whole of the capital borrowed under the approved scheme; and for the purpose of the calculation of the amount of the subsidy it will be assumed that loan charges are payable on the whole of the capital at the same rate as the charges fixed in the case of loans to Public Utility Societies by the Public Works Loan Commissioners. It is immaterial for this purpose whether loans have in fact been made to the Society by the Commissioners.

13. The payment of the subsidy is conditional upon the Society complying with the financial regulations which are enclosed, and the regulations should be carefully studied by societies, or the promoters of societies, where it is intended to apply for financial assistance from the State.

14. The State subsidy is an emergency measure due to the temporary disturbance of normal economic conditions, and it is not contemplated that housing should permanently be placed on a subsidized footing. The intention of the subsidy is to encourage building during the present emergency period by placing the societies who build during this period in a not less favourable position than those who defer building until more normal conditions are established. Accordingly the subsidy is available only for those who commence building forthwith. Article II provides that financial assistance will not be given (or continued) unless reasonable progress is made with carrying the scheme into effect within one year from the passing of the Act, and unless the scheme is completed within three years from that date or within such further period as the Minister may allow. The Act was passed on the 31st July, 1919.

15. The site, lay-out, house plans and cost of the scheme will be subject to the approval of the Ministry, and before the scheme is finally approved the Society must submit a statement in the form enclosed with this Memorandum, showing the estimated income and expenditure under the scheme (Article IV). Professional charges must not exceed 5 per cent. of the total capital expenditure (Article V). The rents will be subject to the approval of the Ministry (Article VI).

16. With the view to obtaining the necessary approvals the Society should place themselves in communication at the earliest stage with the local Housing Commissioner, whose address may be obtained from the Ministry or from the Clerk to the Local Authority.

17. Houses provided under an approved scheme must not be sold except on conditions laid down by the Ministry (Article VII). These conditions will form the subject of a separate memorandum.

18. The accounts of the Society will be subject to audit by the District Auditor, in addition to the audit prescribed by the Industrial and Provident Societies (Article VIII).

19. In the event of the dissolution of the Society before the Exchequer subsidy has ceased to be payable, the State will be a creditor for the amount of the subsidies actually paid (Article IX). The Society will be required to enter into an agreement to give effect to this regulation. A form of agreement for this purpose will shortly be obtainable from the Housing Commissioner.

20. The rules of the Society and any amendment of the rules will require the approval of the Ministry (Article X). The provisions to which effect must be given by the rules have already been dealt with.

21. As has already been stated, the objects of the Society must include the provision of houses for the working classes, and it is only the provision of working-class houses (with the necessary land, street works, etc.) which will rank for the Government subsidy. The scheme may, of course, include larger houses, or such buildings as factories, shops, clubs, or places of worship, or additional land for the purpose of small holdings, but the additional expenditure for these purposes will not be subsidized by the Government. There is no statutory definition of "the working classes" which is applicable to housing by Public Utility Societies, and it is intended that this term should be generously interpreted. Certain types of houses have, however, come to be regarded, by accepted usage, as working-class houses. Such types of houses are instanced in the Manual on State-aided Housing Schemes, issued by the Local Government Board, and the local Housing Commissioner will be prepared to advise as to the standard of accommodation which can be approved.

22. Societies may be formed for acquiring large empty houses and converting them into flats for the working classes. Where this is contemplated the promoters should refer to the Manual on the Conversion of Houses into Flats for the Working Classes, which has been issued by the Ministry.

23. In many cases Societies have been, or are being, formed by employers and employees in connection with large manufacturing or business undertakings. These societies will provide a valuable experiment in co-operation between employers and employed. The tenants will, of course, have full security of tenure, irrespective of their employment.

24. The formation of a Public Utility Society also affords an opportunity for model housing on garden city lines. Much may be done to raise the standard of working-class housing by the careful planning of an estate as a whole, the inclusion of large gardens, or of allotments, and the provision and organization of facilities for a corporate social life.

HOUSING TRUSTS.

25. The expression "Housing Trust" is defined by Section 40 of the Act of 1919 as "a corporation or body of persons which, by the terms of its constituent instrument, is required to devote the whole of its funds, including any surplus which may arise from its operations, to the provision of houses for persons the majority of whom are in fact members of the working classes, and to other purposes incidental thereto."

26. The definition is intended to apply to Trustees who have the administration of trust funds, and will not therefore require to borrow. Accordingly no provision is made for State assistance towards the capital expenditure, but an annual subsidy may be granted on the same terms as in the case of Public Utility Societies. In other words it will be calculated as though the Trust were a Public Utility Society and had borrowed for the purposes of the approved scheme an amount equivalent to the trust funds used for those purposes. The subsidy will then be calculated as explained in paragraph 12 of this memorandum.

27. The following paragraphs of this memorandum will apply to Housing Trusts as well as to Public Utility Societies—

Paras. 14, 15, 16, 17, 18 (with the omission of the reference to the audit under the Industrial and Provident Societies Acts) and 21.

APPENDIX.

MODEL RULES FOR PUBLIC UTILITY SOCIETIES.

1. *Membership.*—The members of the Society shall be those persons whose names are appended to these Rules, and any other persons whom the Board of Management may admit. Every member shall hold at least one share in the Society. The Board of Management shall not refuse to admit to membership of the Society any person who has been a tenant of the Society for not less than three months.

2. *Management of Business of Society.*—The management of the business of the Society shall be vested in the Board of Management for the time being, who may either directly or by delegation exercise all such powers as may be exercised by the Society, except those expressly required by these rules or by statute to be exercised by the Society in general meeting.

3. *Appointment of Board of Management.*—The Board of Management, from the date of registration of the Society to the first annual general meeting of the Society, shall consist of those persons whose names are appended to these Rules, with power to add to their number. In all subsequent periods the Board shall consist of not less than five or more than twelve members. Two of such members, or, if the total number of members exceeds eight, three of such members shall be tenant members appointed by the Tenant Members' Committee. The remaining members shall be elected at the annual general meeting of the Society.¹

4. *Tenant Members' Committee.*—Tenant members shall elect annually from among themselves a Tenant Members' Committee² consisting of . . . members and each tenant member shall be entitled to one vote for the election of such Committee. The Committee, in addition to the rights, powers and duties which are conferred on or vested in them by these Rules, shall have such rights, powers and duties as may be delegated to them, with their concurrence, by the Board of Management.

5. *Votes of Members.*—At all the general meetings of the Society each fully paid-up share against which there is no set-off in the books of the Society shall carry one vote, and five times that amount of loan stock held by a member or tenant member shall carry one vote, but the possession of loan stock apart from membership shall not entitle its holder either to a vote or to attendance at meetings. Votes may be given personally or by proxy.³

6. *Security of Tenure.*—Each tenant shall have undisturbed occupancy of his house and garden so long as—

- (a) He fulfils the tenancy regulations made by the Board of Management;
- (b) He pays any rent or debts due from him to the Society; and
- (c) He and the occupants of his house avoid any conduct detrimental to good neighbourhood;

Provided that a tenant shall not be given notice to quit by the Board of Management on the ground of conduct detrimental to good neighbourhood except with the concurrence of the Tenant Members' Committee.

7. *Application of Profits.*—Any profits remaining to the Society after providing for—

- (a) The annual charges in respect of interest and repayments of principal, on the loans and loan stock raised by the Society;
- (b) The taxes, rates, rents, insurance premiums, or other charges payable by the Society in respect of any land or houses belonging to them;

¹ The Rules may, if desired, provide for the representation of Local Authorities on the Board of Management.

² The Committee may, if desired, be a Tenants' Committee, appointed by all the tenants of the Society. But in that case the Rules must provide that the members of the Board of Management appointed by the Committee must be tenant members of the Society. See Rule 4.

³ The regulations admit of further limitation being imposed on the number of votes which may be recorded by any one member.

(c) The costs of administration and management and of repairs of property;

(d) Such allocations to a reserve fund as may be determined by the Board of Management.

(e) Any other necessary expenses incurred by the Board of Management; and

(f) A dividend not exceeding the rate authorized by the Statutes in force, on the share capital of the Society;¹ shall be applied, in such manner as the Board of Management may determine, for the benefit of the tenants generally.

8. *Regulations by the Minister of Health.*—In order that financial assistance may be obtained from the Exchequer under the Housing, Town Planning, etc. Act, 1919, towards the loan charges in respect of any houses provided by the Society under a scheme approved by the Minister of Health under that Act, the regulations made by the Minister [which are set out in the appendix to the rules]² shall in all respects be complied with, and these rules, so far as they apply to any subject-matter of those regulations, shall have effect subject to those regulations.

65,242

(6th October, 1919.)

THE PUBLIC UTILITY SOCIETIES (FINANCIAL ASSISTANCE) REGULATIONS, 1919.

To the Councils of the several Administrative Counties in ENGLAND and WALES—

To the Mayor, Aldermen, and Commons of the CITY OF LONDON, in Common Council assembled—

To the Councils of the several Metropolitan Boroughs, Municipal Boroughs, and other Urban Districts in ENGLAND and WALES—

To the Councils of the several Rural Districts in ENGLAND and WALES—

To all Public Utility Societies registered under the Industrial and Provident Societies Acts, 1893 to 1913—

And to all others whom it may concern.

WHEREAS by sub-section (1) of Section 19 of the Housing, Town Planning, etc. Act, 1919, it is enacted that where a public utility society as defined by that Act has submitted to the Local Government Board a scheme for the provision of houses for the working classes and the scheme is approved by the Board, then, if the scheme is carried out within such period after the passing of that Act as may be specified by the Board, with the consent of the Treasury, the Board may pay or undertake to pay out of moneys provided by Parliament such contributions towards the cost of carrying out the scheme as may be determined to be payable under regulations made by the Board, with the approval of the Treasury, subject to such conditions (including conditions as to audit of accounts by district auditors) as may be prescribed by those regulations;

And whereas by sub-section (2) of the said Section it is enacted that the regulations shall provide that the amount of any annual payment to be made under the Section shall be equivalent to thirty per centum of the annual loan charges which would have been payable in accordance with the regulations on the total capital expenditure incurred by the public utility society

¹ Under the Housing, Town Planning, etc., Act, 1919, the rate may be 6 per cent.

² The words in square brackets may be omitted.

for the purposes of the scheme if the amount of that expenditure had been borrowed from the Public Works Loan Commissioners;

And whereas by Section 40 of that Act the expression "public utility society" is defined as follows—

"The expression 'public utility society' means a society registered under the Industrial and Provident Societies Acts, 1893 to 1913, the rules whereof prohibit the payment of any interest or dividend at a rate exceeding six per cent. per annum":

NOW THEREFORE, the Minister of Health, in pursuance of his powers under the recited enactments and under any other Statutes in that behalf, hereby makes the following Regulations—

ARTICLE I.—In these Regulations, unless the contrary intention appears—

(a) The expression "the Minister" means the Minister of Health;

(b) The expression "the Act of 1919" means the Housing, Town Planning, etc. Act, 1919.

(c) The expression "Public Utility Society" has the same meaning as in the Act of 1919;

(d) The expression "Local Authority" means the Local Authority within the meaning of Part III of the Housing of the Working Classes Act, 1890, for the district in which the houses are provided or to be provided by the Public Utility Society.

ARTICLE II.—Subject to the provisions of these Regulations, and provided that these Regulations are complied with—

(1) An annual contribution out of moneys provided by Parliament (hereinafter referred to as "the Exchequer subsidy") may be made by the Minister towards the cost of carrying out a scheme submitted by a Public Utility Society (hereinafter referred to as "the Society") and approved by the Minister;

(2) The Exchequer subsidy shall be an amount equivalent to 30 per cent. of the annual charges, in respect of interest and repayment of principal, on the capital raised by the Society under the approved scheme:

Provided that in the case of the annual charges incurred by the Society before the houses are completed, if the balance of those charges, after deducting the Exchequer subsidy, is defrayed out of borrowed moneys, such moneys shall not, for the purposes of this Article, be included as part of the capital raised by the Society under the approved scheme:

Provided also that the Minister may reduce the amount of the Exchequer subsidy in any case in which he is satisfied that the capital expenditure incurred by the Society has been excessive.

(3) The Exchequer subsidy shall be payable in two half-yearly instalments, or in such other manner as the Minister may think fit, during the periods allowed for the repayment of the loans raised from the Public Works Loan Commissioners for the purposes of the approved scheme, or, where no loans have been so raised, during the period of fifty years from the date on which the scheme was approved by the Minister, and shall be reduced by the Minister so far as may be necessary when the period allowed for the repayment of any one of the said loans has expired:

(4) For the purposes of this Article the annual charges on the capital raised by the Society shall be deemed to be the annual charges which would have been payable, by way of equal annual instalments of principal with interest combined, on the like amount of capital if it had been borrowed from the Public Works Loan Commissioners on the terms granted for the time being to Public Utility Societies whether the capital has in fact been borrowed from the Public Works Loan Commissioners or otherwise provided.

ARTICLE III.—(1) The Exchequer subsidy shall cease to be payable—

(a) In any case in which the Minister is not satisfied that reasonable progress has been made with the carrying into effect of the scheme within twelve months from the passing of the Act of 1919; and

(b) In respect of any scheme or part of a scheme not carried into effect before the expiry of a period of three years from the passing of the Act of 1919, or such later date as the Minister may allow, regard being had to the supplies of labour and material available from time to time and all other local or general circumstances affecting the carrying into effect of the scheme.

(2) For the purposes of these Regulations a scheme or part of a scheme shall be deemed to have been carried into effect when all the houses to be provided thereunder are let or available for letting.

ARTICLE IV.—(1) The scheme as submitted for approval, shall be accompanied by detailed plans, specifications, and estimates of the cost of the works, by a balance sheet showing the estimated annual income and expenditure under the scheme and by a copy of the rules or proposed rules of the Society.

(2) The carrying out of the works shall be subject to the supervision of the Minister, exercised either through his own officers or through the Local Authority.

ARTICLE V.—For the purposes of Article II (2) of these Regulations the sum to be included in the capital raised by the Society under the approved scheme in respect of the professional charges paid or to be paid by the Society, in connection with the building of the houses and the lay-out of the estate under the scheme, shall not exceed 5 per cent. of the gross capital expenditure approved by the Minister.

ARTICLE VI.—The rents to be charged for houses included in the scheme shall be subject to the approval of the Minister, and shall not be altered without the consent of the Minister.

ARTICLE VII.—The Society shall not sell any land or houses included in the approved scheme, except with the consent of the Minister, and subject to Regulations to be made by the Minister, with the concurrence of the Public Works Loan Commissioners.

ARTICLE VIII.—(1) The Society shall keep separate accounts relating to the approved scheme, and those accounts shall be made up and shall be audited by a District Auditor in like manner, and subject to the same provisions, as the accounts of an Urban District Council, and for this purpose the enactments relating to the audit by District Auditors of the last-named accounts and to all matters incidental thereto and consequential thereon, shall apply to the said accounts of the Society.

(2) So far as may be necessary for the purpose of his duties under subdivision (1) of this Article the District Auditor shall have access to all the books, deeds, documents and accounts of the Society.

(3) A balance sheet and summary of the accounts relating to the approved scheme for each financial year shall, during the ensuing financial year, be open to inspection by any person at the office of the Society on payment of a fee of one shilling, and a copy of the balance sheet and summary shall be sent to the Local Authority at the conclusion of the financial year to which it relates.

ARTICLE IX.—The Society, in consideration of the payment of the Exchequer subsidy, shall give an undertaking, in a form approved by the Minister, that in the event of the dissolution of the Society before the Exchequer subsidy has ceased to be payable, they will, if required by the Minister, after paying the outstanding charges (if any) in respect of the moneys borrowed by them, and after paying off all shares at par, devote the remainder of the proceeds of the sale of the property, or such part thereof as the Minister may determine, towards the repayment of the Exchequer subsidies.

ARTICLE X.—(1) The rules of the Society and any amendment thereof shall be subject to the approval of the minister.

(2) The rules of the Society shall, unless the Minister otherwise allows, be so framed as to give effect to the following provisions—

(i) The objects of the Society shall include the provision, improvement and management of houses for the working classes,

(ii) Every member of the Society shall hold at least one share (of the value at least of £1) in the Society, and the Board of Management of the Society shall not refuse to admit to membership of the Society any person who has been for three months a tenant of the Society.

(iii) Tenants [or if the Society so determine tenant members] may elect annually from among themselves a Tenants' [or Tenant Members'] Committee, and such Committee shall have such rights, powers and duties (in addition to those which are expressly conferred on or vested in them by the Rules of the Society), as the Board of Management of the Society, with the concurrence of such Committee, may determine. Each tenant [or tenant member] shall be entitled to one vote at the election of the members of the said Committee.

(iv) The management of the business of the Society shall be vested in a Board of Management, of whose members (as from the date of the first annual general meeting of the Society after the approval of the scheme) at least one quarter shall be tenant members appointed by the Tenants' [or Tenant Members'] Committee.

(v) At all general meetings of the Society each fully paid-up share against which there is no set-off in the books of the Society shall carry one vote, and not less than five times that amount of loan stock held by a member shall carry one vote:

Provided that the possession of loan stock apart from membership shall not entitle its holder either to a vote or to attendance at meetings of the Society:

Provided also that a limitation may be imposed on the number of votes which may be recorded at any meeting by any one member.

(vi) Each tenant shall have undisturbed occupancy of his house and garden so long as—

(a) he fulfils the tenancy regulations made by the Board of Management; and

(b) he pays any rent or debts due from him to the Society; and

(c) he and the occupants of his house avoid any conduct detrimental to good neighbourhood;

Provided that the tenant shall not be given notice to quit by the Board of Management on the ground of conduct detrimental to good neighbourhood except with the concurrence of the Tenants' [or Tenant Members'] Committee.

(vii) Any profits remaining to the Society after providing for—

(a) the annual charges, in respect of interest and repayment of principal, on the loans and loan stock raised by the Society;

(b) the taxes, rates, rents, insurance premiums, or other charges payable by the Society in respect of any land or houses belonging to them;

(c) the costs of administration and management and of repairs of property;

(d) such allocations to a Reserve Fund as may be determined by the Board of Management;

(e) any other necessary expenses incurred by the Board of Management; and

(f) a dividend not exceeding the rate authorized by the statutes in force, on the share capital of the Society;

shall be applied in such manner as may be determined by the Board of Management, for the benefit of the tenants generally.

ARTICLE XI.—These Regulations may be cited as "The Public Utility Societies (Financial Assistance) Regulations, 1919," and shall, unless and until revoked or altered by the Minister, with the approval of the Lords Commissioners of His Majesty's Treasury, apply and have effect with respect to any scheme made by a public utility society and approved by the Minister in accordance with these Regulations:

Provided that, in any case where a difficulty arises with regard to the

application of these Regulations, the Minister may, by Order, make such minor modification of these Regulations as may be necessary, in regard to any particular scheme, for the purpose of giving effect to the intention of these Regulations.

Given under the Official Seal of the Minister of Health, this Sixth day of October, in the year One thousand nine hundred and nineteen.

(L.S.)

CHRISTOPHER ADDISON,
Minister of Health.

We approve these Regulations—

J. TOWYN JONES } *Lords Commissioners*
R. A. SANDERS } *of His Majesty's Treasury.*

65,243

(6th October, 1919.)

THE HOUSING TRUSTS (FINANCIAL ASSISTANCE) REGULATIONS, 1919.

To the Councils of the several Administrative Counties in ENGLAND and WALES—

To the Mayor, Aldermen, and Commons of the CITY OF LONDON, in Common Council assembled—

To the Councils of the several Metropolitan Boroughs, Municipal Boroughs, and other Urban Districts in ENGLAND and WALES—

To the Councils of the several Rural Districts in ENGLAND and WALES—

To the Trustees of all Housing Trusts as herein defined—

And to all others whom it may concern.

WHEREAS by sub-section (1) of Section 19 of the Housing, Town Planning, etc. Act, 1919, it is enacted that where a housing trust as defined by that Act has submitted to the Local Government Board a scheme for the provision of houses for the working classes and the scheme is approved by the Board, then, if the scheme is carried out within such period after the passing of that Act as may be specified by the Board, with the consent of the Treasury, the Board may pay or undertake to pay out of moneys provided by Parliament such contributions towards the cost of carrying out the scheme as may be determined to be payable under regulations made by the Board, with the approval of the Treasury, subject to such conditions (including conditions as to audit of accounts by district auditors) as may be prescribed by those regulations;

And whereas by sub-section (2) of the said Section it is enacted that the regulations shall provide that the amount of any annual payment to be made under the Section shall be equivalent to thirty per centum of the annual loan charges which would have been payable in accordance with the regulations on the total capital expenditure incurred by the housing trust for the purposes of the scheme if the amount of that expenditure had been borrowed from the Public Works Loan Commissioners;

And whereas by Section 40 of that Act the expression "housing trust" is defined as follows—

"The expression 'housing trust' means a corporation or body of persons which, by the terms of its constituent instrument, is required to devote the whole of its funds, including any surplus which may arise from its operations, to the provision of houses for persons the majority of whom are

in fact members of the working classes, and to other purposes incidental thereto":

NOW THEREFORE, the Minister of Health, in pursuance of his powers under the recited enactments and under any other Statutes in that behalf, hereby makes the following Regulations—

ARTICLE I.—In these Regulations, unless the contrary intention appears—

(a) The expression "the Minister" means the Minister of Health;

(b) The expression "the Act of 1919" means the Housing, Town Planning, etc. Act, 1919;

(c) The expression "Housing Trust" and "Public Utility Society" have the same meaning as in the Act of 1919;

(d) The expression "Local Authority" means the Local Authority within the meaning of Part III of the Housing of the Working Classes Act, 1890, for the district in which the houses are built or to be built by the Housing Trust.

ARTICLE II.—Subject to the provisions of these Regulations and provided that these Regulations are complied with—

(1) An annual contribution out of moneys provided by Parliament (herein-after referred to as "the Exchequer subsidy") may be made by the Minister towards the cost of carrying out a scheme submitted by a Housing Trust and approved by the Minister, and the amount of the Exchequer subsidy shall be calculated as herein-after provided.

(2) The amount of the Exchequer subsidy shall be the equivalent of thirty per centum of the annual charges which would have been payable, in respect of interest and repayment of principal, on the capital expended by the Trustees for the purposes of the approved scheme if that capital had been raised by way of a loan advanced by the Public Works Loan Commissioners, on the same terms as those granted for the time being to a Public Utility Society for the like purpose:

Provided that the Minister may reduce the amount of the Exchequer subsidy in any case in which he is satisfied that the capital expenditure incurred by the Trustees has been excessive.

(3) The Exchequer subsidy shall be payable in two half-yearly instalments or in such other manner as the Minister may think fit during the period of fifty years from the date on which the scheme is approved by the Minister, and for the purposes of sub-division (2) of this Article that date shall be the date from which the annual charges therein referred to shall be deemed to become payable.

ARTICLE III.—(1) The Exchequer subsidy shall cease to be payable—

(a) In any case in which the Minister is not satisfied that reasonable progress has been made with the carrying into effect of the scheme within twelve months from the passing of the Act of 1919; and

(b) In respect of any scheme or part of a scheme not carried into effect before the expiry of a period of three years from the passing of the Act of 1919, or such later date as the Minister may allow, regard being had to the supplies of labour and material available from time to time and all other local or general circumstances affecting the carrying into effect of the scheme.

(2) For the purposes of these Regulations a scheme or part of a scheme shall be deemed to have been carried into effect when all the houses to be provided thereunder are let or available for letting.

ARTICLE IV.—(1) The scheme as submitted for approval, shall be accompanied by detailed plans, specifications, and estimates of the cost of the works.

(2) The carrying out of the works shall be subject to the supervision of the Minister, exercised either through his own officers or through the Local Authority.

ARTICLE V.—The capital expenditure in respect of which the annual charges referred to in Article II (2) of these Regulations shall be deemed

to be payable shall not include any sum in respect of the professional charges to be paid by the Trustees in excess of five per centum of the gross capital expenditure approved by the Minister.

ARTICLE VI.—The rents to be charged for houses included in the scheme shall be subject to the approval of the Minister, and shall not be altered without the consent of the Minister.

ARTICLE VII.—The Trustees shall not sell any land or houses included in the scheme, except with the consent of, and subject to conditions laid down by the Minister.

ARTICLE VIII.—(1) The Trustees shall keep separate accounts relating to the approved scheme, and those accounts shall be made up and shall be audited by a District Auditor in like manner, and subject to the same provisions, as the accounts of an Urban District Council, and for this purpose the enactments relating to the audit by District Auditors of the last-named accounts and to all matters incidental thereto and consequential thereon, shall apply to the said accounts of the Trustees.

(2) So far as may be necessary for the purpose of his duties under subdivision (1) of this Article the District Auditor shall have access to all the books, deeds, documents and accounts of the Trustees.

ARTICLE IX.—These Regulations may be cited as "The Housing Trusts (Financial Assistance) Regulations, 1919," and shall, unless and until revoked or altered by the Minister, with the approval of the Lords Commissioners of His Majesty's Treasury, apply and have effect with respect to any scheme made by a Housing Trust and approved by the Minister in accordance with these Regulations:

Provided that, in any case where a difficulty arises with regard to the application of these Regulations, the Minister may, by Order, make such minor modification of these Regulations as may be necessary, in regard to any particular scheme, for the purpose of giving effect to the intention of these Regulations.

Given under the Official Seal of the Minister of Health, this Sixth day of October, in the year One thousand nine hundred and nineteen.

(L.S.)

CHRISTOPHER ADDISON,
Minister of Health.

We approve of these Regulations—

J. TOWYN JONES } *Lords Commissioners*
R. A. SANDERS } *of His Majesty's Treasury.*

MINISTRY OF HEALTH.
HOUSING ACTS, 1890-1919.

ASSISTED SCHEME (PUBLIC UTILITY SOCIETY)

STATEMENT OF ESTIMATED ANNUAL INCOME AND EXPENDITURE to be submitted by a Public Utility Society in respect of each Scheme for which financial assistance is claimed under the terms of Housing, Town Planning, etc., Act, 1919.

INSTRUCTIONS.

1. This form should be completed in duplicate and the two copies should be submitted to the Housing Commissioner dealing with the scheme in question at the same time as the provisionally accepted tender for the erection of the houses is submitted.

2. In completing the main statement the following rules should be observed—

(a) The annual deduction in respect of unoccupied houses and uncollected rents should not exceed 5 per cent. of the gross estimated rent;

(b) The annual deduction for cost of repairs and maintenance should not exceed 15 per cent. of the gross estimated rent;

(c) The annual deduction for cost of supervision and management should not exceed 5 per cent. of the gross estimated rent.

The gross estimated rent, where rent is inclusive of rates and water charges, is the estimated inclusive rent, less rates and water charges.

3. The supplementary tables must be completed in all cases in which they are applicable.

4. **Loan Charges.**—Under this head should be entered the **annual** sums (including principal and interest without deduction of Income Tax) required to repay the estimated amount of the loans on the annuity system. In the case of money to be advanced by the Public Works Loan Commissioners, the period for repayment on which these loan charges should be calculated is fifty years, and the rate of interest should be taken at $5\frac{1}{2}$ per cent. The loan charges for any sum can be obtained from the half-yearly charge for £100, which on the basis of fifty years and $5\frac{1}{2}$ per cent. is £3 1s. 1d.

5. Where a scheme is being proceeded with in sections, only the charges properly attributable to the section in question must be entered.

MAIN STATEMENT.

Scheme No.	P.U.S.
Section of scheme (1st, 2nd, etc.) <i>Estimated Annual Income.</i>	Local Authority <i>Estimated Annual Expenditure.</i>
£ s. d.	£ s. d.
From inclusive rents <i>Less allowance for unoccupied houses and uncollected rents.</i> Estimated net receipts from rents From other sources (if any) specifying them— Estimated State subsidy	Loan charges on Government Loans Charges on privately subscribed capital Rates Taxes Insurance Water supply Repairs and maintenance Management and collection of rents Balance to reserve
_____ _____	_____ _____
Date	Signed Secretary to P.U.S.

SUPPLEMENTARY TABLES.**A.—Land.**

Total area of site.....acres.
 Total cost or rent of site (as approved by Ministry) £.....
 Area in present section of scheme.....
 Apportioned cost (or rent) of present section, £.....

B.—Development.

Total cost of development (*i.e.*, street works, sewers, etc.), as approved by Ministry, £.....
 Apportioned cost to present section of scheme, £.....

C.—Buildings.

Total cost of houses in present section, £.....

D.—Capital and Loan Charges.

	<i>Amount.</i>	<i>Annual Charges.</i>
¹ Advances required from Public Works Loan Commissioners
² Privately subscribed capital
Total cost of present section of scheme

¹ This must not exceed 75 per cent. of the total cost of the section.

² Give below particulars as to this capital, *i.e.*, amount of share capital, loans and loan stock, and also particulars as to annual charges, including rate of interest (which must not exceed 6 per cent.), and as to security of loans.

E.—Authorized Capital of Society.

Total amount authorized by Rules £.....
 Amount already borrowed in respect of previous schemes £.....

F.—Rents and Rates (present section of schemes only.)

TYPE OF HOUSE.	Number of each.	Proposed weekly rent per house excluding rates.	Total annual rent from each type.	Cost per house.	Estimated R.V. per house.	Rates in pound.	Total annual rates per type.
Living room, scullery							
2 bedrooms							
Living room, scullery,							
3 bedrooms							
Parlour, living room,							
scullery, 2 bedrooms							
Parlour, living room,							
scullery, 3 bedrooms							
Parlour, living room,							
scullery, 4 bedrooms							
Tenements in block dwellings							
(Give particulars of accommodation) .							
.....							
.....							
Other types (specify)							
.....							
.....							
Total rent					Total rates		

G.—Water Supply (if not included in F).

CLASS OF HOUSE.	Estimated Ass. value for water rate.	Water rate in pound.	Water charge per house.	Number of each.	Total annual charge for water supply per type.
Living room, scullery, 2 bedrooms .					
Living room, scullery, 3 bedrooms .					
Parlour, living room, scullery, 2 bedrooms					
Parlour, living room, scullery, 3 bedrooms					
Parlour, living room, scullery, 4 bedrooms					
Tenements in block dwellings					
.....					
.....					
Other types (specify)					
.....					
.....					
Total water charge					

H.—Estimated State Subsidy.

Total cost of present section of scheme, £.....

Loan charges on three fourths of this amount, calculated as if borrowed on the annuity system of repayment for a period of 50 years at 5½ per cent., £.....

40 per cent. of these loan charges, £.....

APPENDIX G

ACQUISITION OF LAND (ASSESSMENT OF COMPENSATION) ACT, 1919

[9 & 10 GEO. 5. CH. 57.]

ARRANGEMENT OF SECTIONS.

A.D. 1919.

Section.

1. Tribunal for assessing compensation in respect of land compulsorily acquired for public purposes.
2. Rules for the assessment of compensation.
3. Provision as to procedure before official arbitrators.
4. Consolidation of proceedings on claims for compensation in respect of various interests in the same land.
5. Provisions as to costs.
6. Finality of award and statement of special cases.
7. Effect of Act on existing enactments.
8. Power to refer to Commissioners of Inland Revenue or to agreed arbitrator.
9. Certificates of value of official arbitrators.
10. Saving for statutory purchases of statutory undertakings.
11. Application to Scotland and Ireland.
12. Short title, commencement and interpretation.

CHAPTER 57.

An Act to amend the law as to the Assessment of Compensation in respect of Land acquired compulsorily for public purposes and the costs in proceedings thereon. [19th August, 1919.]

BE it enacted by the King's most Excellent Majesty, by and with the advice and consent of the Lords Spiritual and Temporal, and Commons, in this present Parliament assembled, and by the authority of the same, as follows—

1.—(1) Where by or under any statute (whether passed before or after the passing of this Act) land is authorized to be acquired compulsorily by any Government Department or any local or public authority, any question of disputed compensation, and, where any part of the land to be acquired is subject to a lease which comprises land not acquired, any question as to the apportionment of the rent payable under the lease, shall be referred to and determined by the arbitration of such one of a panel of official arbitrators to be appointed under this section as may be selected in accordance with rules made by the Reference Committee under this section.

(2) Such number of persons, being persons with special knowledge in the valuation of land, as may be appointed for England and Wales, Scotland and Ireland by the Reference Committee, shall form a panel of persons to act as official arbitrators for the purposes of this Act in England and Wales,

Tribunal for assessing compensation in respect of land compulsorily acquired for public purposes.

A.D. 1919.

Scotland and Ireland respectively: Provided that of the members of the said panel for England and Wales one at least shall be a person having special knowledge of the valuation of land in Wales and acquainted with the Welsh language.

(3) A person appointed to be a member of the panel of official arbitrators shall hold office for such term certain as may be determined by the Treasury before his appointment, and whilst holding office shall not himself engage, or be a partner of any other person who engages, in private practice or business.

(4) There shall be paid out of moneys provided by Parliament to official arbitrators such salaries or remuneration as the Treasury may determine.

(5) The Reference Committee—

(a) for England and Wales shall consist of the Lord Chief Justice of England, the Master of the Rolls and the President of the Surveyors' Institution;

(b) for Scotland shall consist of the Lord President of the Court of Session, the Lord Justice Clerk and the Chairman of the Scottish Committee of the Surveyors' Institution;

(c) for Ireland shall consist of the Lord Chief Justice of Ireland, the Master of the Rolls in Ireland and the President of the Surveyors' Institution, or (if the President of the Surveyors' Institution thinks fit) a person, being a member of the council of that institution and having special knowledge of valuation of land in Ireland appointed by him to act in his place.

Rules for
the assess-
ment of
compensation.

2. In assessing compensation, an official arbitrator shall act in accordance with the following rules—

(1) No allowance shall be made on account of the acquisition being compulsory:

(2) The value of land shall, subject as hereinafter provided, be taken to be the amount which the land if sold in the open market by a willing seller might be expected to realise: Provided always that the arbitrator shall be entitled to consider all returns and assessments of capital value for taxation made or acquiesced in by the claimant:

(3) The special suitability or adaptability of the land for any purpose shall not be taken into account if that purpose is a purpose to which it could be applied only in pursuance of statutory powers, or for which there is no market apart from the special needs of a particular purchaser or the requirements of any Government Department or any local or public authority: Provided that any *bona fide* offer for the purchase of the land made before the passing of this Act which may be brought to the notice of the arbitrator shall be taken into consideration:

(4) Where the value of the land is increased by reason of the use thereof or of any premises thereon in a manner which could be retained by any court, or is contrary to law, or is detrimental to the health of the inmates of the premises or to the public health, the amount of that increase shall not be taken into account:

(5) Where land is, and but for the compulsory acquisition would continue to be, devoted to a purpose of such a nature that there is no general demand or market for land for that purpose, the compensation may, if the official arbitrator is satisfied that reinstatement in some other place is *bona fide* intended, be assessed on the basis of the reasonable cost of equivalent reinstatement:

(6) The provisions of Rule (2) shall not affect the assessment of compensation for disturbance or any other matter not directly based on the value of land.

A.D. 1919.

For the purposes of this section, an official arbitrator shall be entitled to be furnished with such returns and assessments as he may require.

3.—(1) In any proceedings before an official arbitrator, not more than one expert witness on either side shall be heard unless the official arbitrator otherwise directs:

Provision as to procedure before official arbitrators.

Provided that, where the claim includes a claim for compensation in respect of minerals, or disturbances of business, as well as in respect of land, one additional expert witness on either side on the value of the minerals, or, as the case may be, on the damage suffered by reason of the disturbance may be allowed.

(2) It shall not be necessary for an official arbitrator to make any declaration before entering into the consideration of any matter referred to him.

(3) The official arbitrator shall, on the application of either party, specify the amount awarded in respect of any particular matter the subject of the award.

(4) The official arbitrator shall be entitled to enter on and inspect any land which is the subject of proceedings before him.

(5) Proceedings under this Act shall be heard by an official arbitrator sitting in public.

(6) The fees to be charged in respect of proceedings before official arbitrators shall be such as the Treasury may prescribe.

(7) Subject as aforesaid, the Reference Committee may make rules regulating the procedure before official arbitrators.

4. Where notices to treat have been served for the acquisition of the several interests in the land to be acquired, the claims of the persons entitled to such interests shall, so far as practicable, and so far as not agreed and if the acquiring authority so desire, be heard and determined by the same official arbitrator, and the Reference Committee may make rules providing that such claims shall be heard together, but the value of the several interests in the land having a market value shall be separately assessed.

Consolidation of proceedings on claims for compensation in respect of various interests in the same land.

5.—(1) Where the acquiring authority has made an unconditional offer in writing of any sum as compensation to any claimant and the sum awarded by an official arbitrator to that claimant does not exceed the sum offered, the official arbitrator shall, unless for special reasons he thinks proper not to do so, order the claimant to bear his own costs and to pay the costs of the acquiring authority so far as such costs were incurred after the offer was made.

Provisions as to costs.

(2) If the official arbitrator is satisfied that a claimant has failed to deliver to the acquiring authority a notice in writing of the amount claimed by him giving sufficient particulars and in sufficient time to enable the acquiring authority to make a proper offer, the foregoing provisions of this section shall apply as if an unconditional offer had been made by the acquiring authority at the time when in the opinion of the official arbitrator sufficient particulars should have been furnished and the claimant had been awarded a sum not exceeding the amount of such offer.

The notice of claim shall state the exact nature of the

A.D. 1919.

interest in respect of which compensation is claimed, and give details of the compensation claimed, distinguishing the amounts under separate heads and showing how the amount claimed under each head is calculated, and when such a notice of claim has been delivered the acquiring authority may, at any time within six weeks after the delivery thereof, withdraw any notice to treat which has been served on the claimant or on any other person interested in the land authorized to be acquired, but shall be liable to pay compensation to any such claimant or other person for any loss or expenses occasioned by the notice to treat having been given to him and withdrawn, and the amount of such compensation shall, in default of agreement, be determined by an official arbitrator.

(3) Where a claimant has made an unconditional offer in writing to accept any sum as compensation and has complied with the provisions of the last preceding subsection, and the sum awarded is equal to or exceeds that sum, the official arbitrator shall, unless for special reasons he thinks proper not to do so, order the acquiring authority to bear their own costs and to pay the costs of the claimant so far as such costs were incurred after the offer was made.

(4) Subject as aforesaid, the costs of an arbitration under this Act shall be in the discretion of the official arbitrator who may direct to and by whom and in what manner those costs or any part thereof shall be paid, and the official arbitrator may in any case disallow the cost of counsel.

(5) An official arbitrator may himself tax the amount of costs ordered to be paid, or may direct in what manner they are to be taxed.

(6) Where an official arbitrator orders the claimant to pay the costs, or any part of the costs, of the acquiring authority, the acquiring authority may deduct the amount so payable by the claimant from the amount of the compensation payable to him.

(7) Without prejudice to any other method of recovery, the amount of costs ordered to be paid by a claimant, or such part thereof as is not covered by such deduction as aforesaid shall be recoverable from him by the acquiring authority summarily as a civil debt.

(8) For the purpose of this section, costs include any fees, charges, and expenses of the arbitration or award.

Finality of
award and
statement of
special cases.

6.—(1) The decision of an official arbitrator upon any question of fact, shall be final and binding on the parties, and the persons claiming under them respectively, but the official arbitrator may, and shall, if the High Court so directs, state at any stage of the proceedings, in the form of a special case for the opinion of the High Court, any question of law arising in the course of the proceedings, and may state his award as to the whole or part thereof in the form of a special case for the opinion of the High Court.

(2) The decision of the High Court upon any case so stated shall be final and conclusive, and shall not be subject to appeal to any other court.

Effect of Act
on existing
enactments.

7.—(1) The provisions of the Act or order by which the land is authorized to be acquired, or of any Act incorporated therewith, shall, in relation to the matters dealt with in this Act, have effect subject to this Act, and so far as inconsistent with this Act those provisions shall cease to have or shall not have effect:

Provided that nothing in this Act relating to the rules for assessing compensation shall affect any special provisions as to the assessment of the value of land acquired for the purposes of Part I or Part II of the Housing of the Working Classes Act, 1890, or under the Defence of the Realm (Acquisition of Land) Act, 1916, and contained in those Acts respectively, or any Act amending those Acts, if and so far as the provisions in those Acts are inconsistent with the rules under this Act and the provisions of the Second Schedule to the Housing of the Working Classes Act, 1890, as amended by any subsequent enactment (except paragraphs (4), (5), (29), and (31) thereof) shall apply to an official arbitrator as they apply to an arbitrator appointed under that schedule, and an official arbitrator may exercise all the powers conferred by those provisions on such arbitrator.

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53 & 54 Vict.
c. 70
6 & 7 Geo. 5.
c. 63.

(2) The provisions of this Act shall apply to the determination of the amount of rent or compensation payable in respect of land authorized to be hired compulsorily under the Small Holdings and Allotments Act, 1908, or any Act amending that Act, and any matter required thereby to be determined by a valuer appointed by the Board of Agriculture and Fisheries shall be determined by an official arbitrator in accordance with this Act.

8 Edw. 7.
c. 36.

8.—(1) Nothing in this Act shall prevent, if the parties so agree, the reference of any question as to disputed compensation or apportionment of rent to the Commissioners of Inland Revenue or to an arbitrator agreed on between the parties.

Power to
refer to Com-
missioners
of Inland
Revenue or
to agreed
arbitrator.

(2) Where a question is so referred to the Commissioners of Inland Revenue, the Commissioners shall not proceed by arbitration, but shall cause an assessment to be made in accordance with the rules for the assessment of compensation under this Act, and the following provisions shall have effect—

(a) The parties shall comply with any direction or requirements as to the furnishing of information (whether orally or in writing) and the production of documents and otherwise;

(b) Any officer of the Commissioners appointed for the purpose shall be entitled to enter on and inspect any land which is subject to the reference to them;

(c) The Commissioners, if either party so desires within such time as the Commissioners may allow, shall give the parties an opportunity of being heard before such officer of the valuation office of the Commissioners as the Commissioners may appoint for the purpose;

(d) The assessment when made shall be published to the parties and take effect as if it were an award of an official arbitrator under this Act;

(e) if either party refuses or neglects to comply with any direction or requirement of the Commissioners, the Commissioners may decline to proceed with the matter, and in that case the question shall be referred to an official arbitrator as if there had been no reference to the Commissioners, and the official arbitrator when awarding costs shall take into consideration any report of the Commissioners as to the refusal or neglect which rendered such a reference to him necessary.

(3) Where a question is referred to an arbitrator under subsection (1) of this section, the provisions of this Act, except section one and four and so much of section three as requires proceedings to be in public and as provides for the fixing of fees, shall apply as if the arbitrator was an official arbitrator.

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(4) Either party to a claim for compensation may require the Commissioners for Inland Revenue to assess the value of the land in respect of which the claim arises, and a copy of any such assessment shall be sent forthwith by the Commissioners to the other party, and a certified copy of such assessment shall be admissible in evidence of that value in proceedings before the official arbitrator, and the officer who made the assessment shall attend, if the official arbitrator so require, to answer such questions as the official arbitrator may think fit to put to him thereon.

Certificates
of value of
official
arbitrators.

9. An official arbitrator may on the application of any person certify the value of land being sold by him to a Government department or public or local authority, and the sale of the land for the department or authority at the price so certified shall be deemed to be a sale at the best price that can reasonably be obtained.

Saving for
statutory
purchases of
statutory
undertakings.

10.—(1) The provisions of this Act shall not apply to any purchase of the whole or any part of any statutory undertaking under any statutory provisions in that behalf prescribing the terms on which the purchase is to be effected.

(2) For the purposes of this section, the expression "statutory undertaking" means an undertaking established by Act of Parliament or order having the force of an Act, and the expression "statutory provisions" includes the provisions of an order having the force of an Act.

Application
to Scotland
and Ireland.

11.—(1) This Act shall apply to Scotland subject to the following modifications—

1 & 2 Geo. 5.
c. 49.

(a) The provisions of this Act other than the provisions of the section thereof relating to rules for the assessment of compensation shall apply to the determination of any question which, under subsection (11) of section seven or section seventeen of the Small Landholders (Scotland) Act, 1911, is referred to arbitration, as if the Board of Agriculture for Scotland were the acquiring authority, and as if in the said subsection (11) there were substituted for the Lord Ordinary on the Bills and the Lord Ordinary, except where the Lord Ordinary is therein last referred to, such person as may be prescribed by rules made by the Reference Committee for Scotland; and the provisions of that Act, including the Second Schedule to the Agricultural Holdings (Scotland) Act, 1908, as thereby applied, shall in relation to such determination have effect subject to the aforesaid provisions of this Act:

8 Edw. 7.
c. 64.

(b) "High Court" means either division of the Court of Session; "arbitrator" means arbiter, and "easement" means servitude.

(2) This Act shall apply to Ireland subject to the following modification—

48 & 49 Vict.
c. 77.

Nothing in this Act shall affect the determination of the price or compensation to be paid on the compulsory acquisition of land by the Irish Land Commission or Congested Districts Board for Ireland under any statute or the special provisions contained in the Labourers (Ireland) Act, 1885, and the enactments amending the same, with respect to the jurisdiction of the Irish Land Commission in cases where land is taken compulsorily under those provisions for a term of years.

12.—(1) This Act may be cited as the Acquisition of Land (Assessment of Compensation) Act, 1919, and shall come into operation on the first day of September nineteen hundred and nineteen, but shall not apply to the determination of any question where before that date the appointment of an arbitration, valuation, or other tribunal to determine the question has been completed, or a jury has been empanelled for the purpose.

(2) For the purposes of this Act, the expression "land" includes water and any interests in land or water and any easement or right in, to, or over land or water, and "public authority" means any body of persons, not trading for profit, authorized by or under any Act to carry on a railway, canal, dock, water or other public undertaking.

A.D. 1919.

Short title,
commence-
ment and
interpreta-
tion.

APPENDIX H

TABLE OF STATUTES

ACT.	DATE.	TITLE.
5 Vict. c. 44	1842	Liverpool Building Act.
5 & 6 Vict. c. 106	1842	Liverpool Improvement Act.
8 & 9 Vict. c. 18	1845	Lands Clauses Consolidation Act.
9 & 10 Vict. c. 127	1846	Liverpool Sanitary Act.
10 & 11 Vict. c. 34	1847	Towns Improvement Clauses Act.
11 & 12 Vict. c. 63	1848	The Public Health Act.
14 & 15 Vict. c. 28	1851	Common Lodging Houses.
14 & 15 Vict. c. 34	1851	Labouring Classes Lodging Houses Act.
16 & 17 Vict. c. 41	1853	Common Lodging Houses.
17 & 18 Vict. c. 15	1854	Liverpool Sanitary Amendment Act, 1854.
18 & 19 Vict. c. 121	1855	Nuisances Removal Act for England.
23 & 24 Vict. c. 77	1860	Removal of Nuisances and the Preven- tion of Diseases.
26 & 27 Vict. c. 117	1863	The Nuisances Removal Act for Eng- land (Amendment) Act.
27 & 28 Vict. c. 73	1864	Liverpool Sanitary Amendment Act.
29 & 30 Vict. c. 28	1866	Labouring Classes Dwelling Houses Act.
29 & 30 Vict. c. 41	1866	Nuisances Removal (No. 1) Act.
29 & 30 Vict. c. 90	1866	Sanitary Act.
30 & 31 Vict. c. 28	1867	Labouring Classes Dwelling Houses Act.
30 & 31 Vict. c. 168	1867	Liverpool Improvement Act, 1867.
31 & 32 Vict. c. 130	1868	Artisans' and Labourers' Dwellings Act.
31 & 32 Vict. c. 115	1868	Sanitary Act.
33 & 34 Vict. c. 53	1870	Sanitary Act.
34 & 35 Vict. c. 10	1871	Local Government Board Act.
35 & 36 Vict. c. 79	1872	Public Health Act.
37 & 38 Vict. c. 59	1874	Working Men's Dwellings Act.
37 & 38 Vict. c. 89	1874	Public Health (Amendment) Act.
38 & 39 Vict. c. 36	1875	Artisans' and Labourers' Dwellings Improvement Act.
38 & 39 Vict. c. 55	1875	Public Health Act.
38 & 39 Vict. c. 89	1875	Public Works Loans Act.
42 & 43 Vict. c. 63	1879	Artisans' and Labourers' Dwellings Improvement Act.
42 & 43 Vict. c. 64	1879	Artisans' and Labourers' Dwellings Act (1868) Amendment Act.
42 & 43 Vict. c. 77	1879	Public Works Loans Act.

ACT.	DATE.	TITLE.
43 Vict. c. 8	1880	An Act to explain and amend the 22nd section of the Artisans' and Labourers' Dwellings Act (1868).
44 & 45 Vict. c. 101	1881	An Act to facilitate the management of Blocks of Buildings occupied in Sections as separate tenements, and the disposal of each separate Tenement, and for that purpose to incorporate a company with powers of management and also powers to erect and promote the erection of such buildings and other houses.
45 & 46 Vict. c. 50	1882	Municipal Corporations Act-Amendment Act.
45 & 46 Vict. c. 54	1882	Artisans' Dwellings Act.
45 & 46 Vict. c. 55	1882	Liverpool Improvement Act.
48 & 49 Vict. c. 72	1885	Housing of the Working Classes Act.
51 & 52 Vict. c. 41	1888	Local Government Act.
53 & 54 Vict. c. 16	1890	Working Classes Dwellings Act.
53 & 54 Vict. c. 59	1890	Public Health Acts Amendment Act.
53 & 54 Vict. c. 70	1890	Housing of the Working Classes Act.
54 & 55 Vict. c. 76	1891	Public Health (London) Act.
56 & 57 Vict. c. 73	1894	Local Government Act.
57 & 58 Vict. c. 78	1894	Housing of the Working Classes Act.
57 & 58 Vict. c. 213	1894	London Building Act.
59 & 60 Vict. c. 19	1896	Public Health Act.
60 & 61 Vict. c. 38	1897	Public Health (Scotland) Act.
61 & 62 Vict. c. 137	1898	London Building Act.
62 & 63 Vict. c. 14	1899	London Government Act.
62 & 63 Vict. c. 44	1899	Small Dwellings Acquisition Act.
63 & 64 Vict. c. 59	1900	Housing of the Working Classes Act.
2 Ed. VII. c. 173	1902	Public Health (London) Act.
3 Ed. VII. c. 39	1903	Housing of the Working Classes Act.
7 Ed. VII. c. 53	1907	Public Health Acts Amendment Act.
8 Ed. VII. c. 165	1908	Liverpool Corporation (Streets and Buildings) Act.
9 Ed. VII. c. 44	1909	Housing and Town Planning, etc., Act.
1 & 2 Geo. V. c. 55	1911	National Insurance Act.
3 & 4 Geo. V. c. 81	1913	Liverpool Corporation Act.
3 & 4 Geo. V. c. 37	1913	National Insurance Act.
4 & 5 Geo. V. c. 31	1914	Housing Act.
4 & 5 Geo. V. c. 52	1914	Housing (No. 2) Act.
7 & 8 Geo. V. c. 62	1918	The National Insurance Act.
9 & 10 Geo. V. c. 35	1919	Housing and Town Planning, etc., Act.
9 & 10 Geo. V. c. 57	1919	The Acquisition of Land (Assessment of Compensation) Act.

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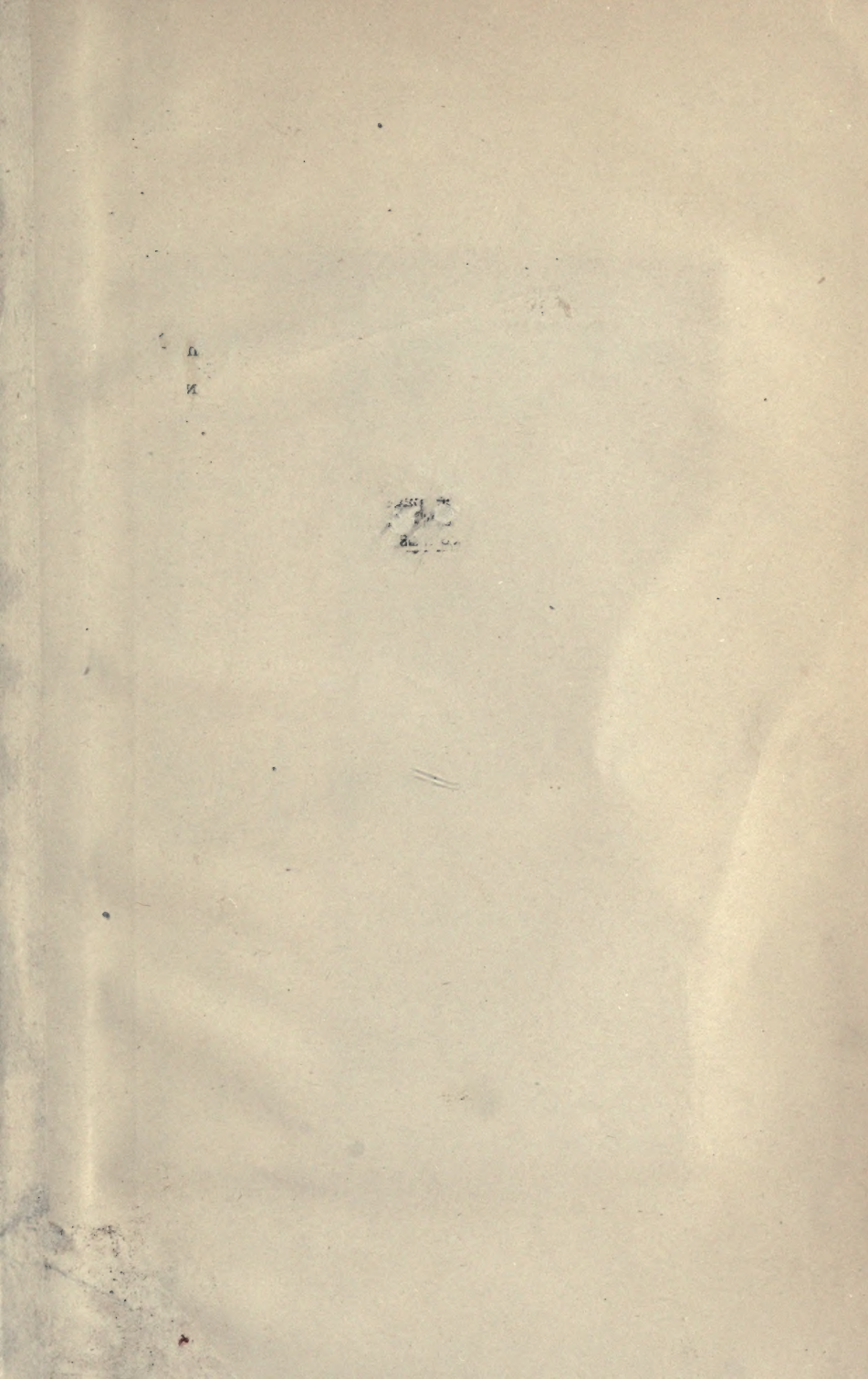
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